



Bank Holding Company Performance Report December 31, 2021—FR BHCPR

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BHC Name [HILLTOP HOLDINGS, INC](#)

City/State [UNIVERSITY PARK, TX](#)

Bank Holding Company Information

Federal Reserve District: [11](#)

Consolidated Assets (\$000): [18,689,080](#)

Peer Group Number: [1](#) Number in Peer Group: [130](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[HILLTOP HOLDINGS, INC](#)
[6565 HILLCREST AVENUE](#)
[UNIVERSITY PARK, TX 75205](#)

Table of Contents

Section	Page Number
Summary Ratios	1
Consolidated Information:	
Income Statement - Revenues and Expenses.....	2
Relative Income Statement and Margin Analysis	3
Non-Interest Income and Expenses	4
Assets	5
Liabilities and Changes in Capital.....	6
Percent Composition of Assets	7
Loan Mix and Analysis of Concentrations of Credit.....	7A
Liquidity and Funding.....	8
Derivatives and Off-Balance-Sheet Transactions	9
Derivative Instruments	10
Derivatives Analysis	11
Allowance and Net Loan and Lease Losses	12
Past Due and Nonaccrual Assets	13
Past Due and Nonaccrual Loans and Leases.....	13A
Past Due and Nonaccrual Loans and Leases—Continued.....	13B
Regulatory Capital Components and Ratios	14
Insurance and Broker-Dealer Activities	15
Foreign Activities	16
Servicing, Securitization and Asset Sale Activities—Part 1	17
Servicing, Securitization and Asset Sale Activities—Part 2	18
Servicing, Securitization and Asset Sale Activities—Part 3	19
Parent Company Information:	
Parent Company Income Statement	20
Parent Company Balance Sheet	21
Parent Company Analysis—Part 1	22
Parent Company Analysis—Part 2	23

Summary Ratios

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
Average assets (\$000)	17,788,250			16,288,712			14,018,651			13,503,596			12,949,492		
Net income (\$000)	374,495			447,836			225,291			121,441			132,544		
Number of BHCs in peer group	130			128			125			118			108		
	BHC	Peer # 1	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.39	2.60	29	2.61	2.77	34	3.16	3.01	51	3.24	3.08	53	3.28	2.92	71
+ Non-interest income	7.92	1.04	99	10.40	1.21	99	8.61	1.32	99	7.62	1.31	98	9.30	1.35	99
- Overhead expense	7.79	2.17	99	8.95	2.57	99	9.56	2.69	99	9.59	2.71	99	10.56	2.72	99
- Provision for credit losses	-0.33	-0.09	11	0.59	0.51	64	0.05	0.15	23	0.04	0.14	19	0.11	0.16	41
+ Securities gains (losses)	0	0.01	9	0	0.02	37	-0.02	0.01	8	0	0	66	0	0.01	39
+ Other tax equivalent adjustments	-0.01	0	4	-0.01	0	3	-0.01	0	1	0.03	0	95	-0.02	0	1
= Pretax net operating income (tax equivalent)	2.84	1.66	95	3.47	1.04	99	2.14	1.56	91	1.23	1.57	21	1.88	1.43	83
Net operating income	2.11	1.26	95	2.51	0.81	99	1.61	1.19	88	0.90	1.24	17	1.02	0.89	64
Net income	2.11	1.26	95	2.75	0.82	99	1.61	1.19	88	0.90	1.24	18	1.02	0.90	63
Net income (Subchapter S adjusted)		1.97			1.18			1.17			1.42			0.99	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.22	3.06	58	3.65	3.55	55	4.84	4.41	77	4.72	4.24	79	4.42	3.80	85
Interest expense	0.65	0.25	92	0.82	0.52	81	1.36	1.08	75	1.16	0.86	78	0.74	0.60	71
Net interest income (tax equivalent)	2.57	2.80	31	2.84	3.01	35	3.48	3.33	53	3.56	3.38	55	3.68	3.19	77
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	-0.01	0.11	9	0.21	0.27	53	0.06	0.21	29	0.12	0.22	42	0.07	0.24	24
Earnings coverage of net loan and lease losses (X)	-85.78	39.72	0	31.25	22.91	75	55.35	24.40	87	17.86	21.75	58	49.68	19.67	86
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.16	1.23	45	1.94	1.58	75	0.83	0.83	50	0.86	0.90	45	0.99	0.98	52
Allowance for loan and lease losses / Total loans and leases	0.94	1.20	27	1.42	1.55	44	0.64	0.81	35	0.71	0.89	32	0.78	0.96	35
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.54	0.49	66	0.95	0.71	75	0.57	0.57	52	0.74	0.61	66	1.05	0.72	78
30–89 days past due loans and leases / Total loans and leases	0.13	0.32	25	0.18	0.39	24	0.56	0.43	74	0.37	0.44	43	0.38	0.47	43
Liquidity and Funding															
Net noncore funding dependence	-12.66	-2.33	19	8.76	3.20	71	18.97	14.45	69	11.97	16.62	36	15.28	17.03	48
Net short-term noncore funding dependence	-15.71	-7.71	25	5.37	-4.76	83	14	3.38	82	8.35	4.66	57	9.38	4.83	57
Net loans and leases / Total assets	51.72	58.67	29	60.98	61.58	41	62.13	63.77	34	60.40	63.98	27	60.66	62.73	31
Capitalization															
Tier 1 leverage ratio	12.58	8.98	94	12.64	9.13	95	12.71	9.76	93	12.53	9.71	94	12.94	9.53	94
Holding company equity capital / Total assets	13.50	10.71	85	13.72	11.16	82	13.86	12.43	68	14.25	12.22	77	14.31	11.94	80
Total equity capital (including minority interest) / Total assets	13.64	10.82	87	13.87	11.29	82	14.03	12.57	69	14.43	12.27	78	14.33	12.01	80
Common equity tier 1 capital / Total risk-weighted assets	21.22	12.42	98	18.97	12.38	94	16.70	12.17	91	16.58	12.12	88	17.71	12.19	93
Net loans and leases / Equity capital (X)	3.83	5.53	18	4.45	5.58	27	4.48	5.21	33	4.24	5.29	26	4.24	5.27	24
Cash dividends / Net income	10.41	28.27	14	7.26	42.30	13	13.15	33.12	17	21.98	27.31	30	17.46	31.29	24
Cash dividends / Net income (Subchapter S adjusted)		3.14			-0.65			-12.02			17.36			47.52	
Growth Rates															
Assets	10.30	10.50	58	11.68	16.68	37	10.88	9.26	69	2.38	7	29	4.93	8.28	50
Equity capital	8.55	7.46	68	10.50	6.99	73	7.88	10.49	52	1.96	7.89	30	2.22	10.18	25
Net loans and leases	-6.44	3.36	14	9.61	9.07	65	14.07	9.10	77	1.93	7.89	22	3.41	9.38	29
Noncore funding	-26.91	-14.79	32	-4.67	-12.18	58	34.59	6.59	86	-14.46	10.67	12	-15.88	5.59	27
Parent Company Ratios															
Short-term debt / Equity capital	0.02	0.57	76	0	0.77	38	0.01	1.02	73	0	1.14	37	0	1.07	36
Long-term debt / Equity capital	14.64	10.95	72	15.84	13.56	70	8.39	13.04	58	7.62	13.37	54	7.76	12.69	54
Equity investment in subsidiaries / Equity capital	88.58	103.22	2	90.26	102.81	4	91.51	103.22	7	92.84	103.10	9	95.75	102.10	17
Cash from ops + noncash items + op expense / Op expense + dividends	235.66	154.48	80	223.43	147.24	84	230.13	190.27	74	151.43	174.91	44	119.46	148.20	41

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	404,312	433,311	460,465	436,679	411,863	-6.69	3.85
Income from lease financing receivables.....	0	0	6	46	125		-100.00
Fully taxable income on loans and leases.....	404,157	433,182	460,397	436,648	411,901	-6.70	3.81
Tax-exempt income on loans and leases.....	155	129	74	77	87	20.16	-48.68
Estimated tax benefit on income on loans and leases.....	130	74	43	42	44	77.14	-16.18
Income on loans and leases (tax equivalent).....	404,442	433,385	460,514	436,767	412,032	-6.68	3.76
Investment interest income (tax equivalent).....	34,750	32,308	37,556	31,142	26,672	7.56	38.45
Interest on balances due from depository institutions.....	3,309	3,095	8,469	8,683	6,114	6.91	63.49
Interest income on other earning assets.....	90,136	79,407	109,736	104,409	65,257	13.51	113.02
Total interest income (tax equivalent)	532,637	548,195	616,275	581,001	510,075	-2.84	15.98
Interest on time deposits of \$250K or more	5,896	11,688	14,773	10,223	7,355	-49.56	
Interest on time deposits < \$250K.....	5,740	14,939	14,422	8,866	6,493	-61.58	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	11,988	20,413	42,314	26,913	10,847	-41.27	136.36
Interest on other borrowings and trading liabilities.....	71,305	67,582	102,014	97,102	60,713	5.51	67.46
Interest on subordinated debt and mandatory convertible securities	12,062	7,707	0	0	0	56.51	
Total interest expense.....	106,991	122,329	173,523	143,104	85,408	-12.54	83.13
Net interest income (tax equivalent).....	425,646	425,866	442,752	437,897	424,667	-0.05	6.20
Non-interest income.....	1,408,956	1,693,834	1,206,974	1,029,415	1,203,689	-16.82	9.95
Adjusted operating income (tax equivalent)	1,834,602	2,119,700	1,649,726	1,467,312	1,628,356	-13.45	9.05
Overhead expense.....	1,386,065	1,457,333	1,339,838	1,294,701	1,367,804	-4.89	-1.48
Provision for credit losses.....	-58,213	96,491	7,206	5,088	14,271		
Securities gains (losses)	-76	238	-2,543	46	16		
Other tax equivalent adjustments	-1,135	-1,687	-1,562	3,486	-3,011		
Pretax net operating income (tax equivalent).....	505,648	564,448	300,309	165,916	243,286	-10.42	118.51
Applicable income taxes	117,976	133,071	67,332	35,050	110,142	-11.34	41.35
Tax equivalent adjustments	1,576	96	0	5,139	0	1541.67	
Applicable income taxes (tax equivalent).....	119,552	133,167	67,332	40,189	110,142	-10.22	43.24
Minority interest	11,601	21,841	7,686	4,286	600	-46.88	465.90
Net income before discontinued operations, net of minority interest	374,495	409,440	225,291	121,441	132,544	-8.53	156.69
Discontinued operations, net of applicable income taxes.....	0	38,396	0	0	0	-100.00	
Net income attributable to holding company.....	374,495	447,836	225,291	121,441	132,544	-16.38	156.69
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	386,096	469,677	232,977	125,727	133,144	-17.80	160.97
Investment securities income (tax equivalent).....	34,750	32,308	37,556	31,142	26,672	7.56	38.45
US Treasury and agency securities (excluding mortgage-backed securities)	614	1,292	3,381	2,971	2,561	-52.48	-89.03
Mortgage-backed securities	28,384	26,191	27,293	20,409	14,158	8.37	246.36
All other securities	5,752	4,825	6,882	7,762	9,953	19.20	-49.12
Cash dividends declared.....	38,978	32,524	29,627	26,698	23,140	19.84	571.92
Common	38,978	32,524	29,627	26,698	23,140	19.84	571.92
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.99	2.85	60	3.37	3.27	57	4.40	4	77	4.30	3.87	78	3.94	3.47	81
Less: Interest expense	0.60	0.23	92	0.75	0.48	80	1.24	0.98	73	1.06	0.79	76	0.66	0.55	68
Equals: Net interest income (tax equivalent)	2.39	2.60	29	2.61	2.77	34	3.16	3.01	51	3.24	3.08	53	3.28	2.92	71
Plus: Non-interest income	7.92	1.04	99	10.40	1.21	99	8.61	1.32	99	7.62	1.31	98	9.30	1.35	99
Equals: adjusted operating income (tax equivalent)	10.31	3.70	97	13.01	4.04	99	11.77	4.41	98	10.87	4.46	98	12.57	4.33	98
Less: Overhead expense	7.79	2.17	99	8.95	2.57	99	9.56	2.69	99	9.59	2.71	99	10.56	2.72	99
Less: Provision for credit losses	-0.33	-0.09	11	0.59	0.51	64	0.05	0.15	23	0.04	0.14	19	0.11	0.16	41
Plus: Realized gains (losses) on held-to-maturities securities	0	0	96	0	0	93	0	0	49	0	0	51	0	0	47
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	8	0	0.02	36	-0.02	0.01	8	0	0	66	0	0.01	43
Plus: other tax equivalent adjustments	-0.01	0	4	-0.01	0	3	-0.01	0	1	0.03	0	95	-0.02	0	1
Equals: Pretax net operating income (tax equivalent)	2.84	1.66	95	3.47	1.04	99	2.14	1.56	91	1.23	1.57	21	1.88	1.43	83
Less: Applicable income taxes (tax equivalent)	0.67	0.38	93	0.82	0.23	99	0.48	0.36	83	0.30	0.33	36	0.85	0.55	85
Less: Minority interest	0.07	0	94	0.13	0	97	0.05	0	94	0.03	0	94	0	0	83
Equals: Net operating income	2.11	1.26	95	2.51	0.81	99	1.61	1.19	88	0.90	1.24	17	1.02	0.89	64
Plus: Net extraordinary items	0	0	50	0.24	0	98	0	0	50	0	0	51	0	0	48
Equals: Net income	2.11	1.26	95	2.75	0.82	99	1.61	1.19	88	0.90	1.24	18	1.02	0.90	63
Memo: Net income (last four quarters)	2.11	1.26	95	2.75	0.82	99	1.61	1.19	88	0.90	1.24	17	1.02	0.91	62
Net income-BHC and noncontrolling (minority) interest	2.17	1.27	94	2.88	0.83	99	1.66	1.20	91	0.93	1.25	19	1.03	0.91	63
Margin Analysis															
Average earning assets / Average assets	93.05	93.08	50	92.09	92.32	45	90.83	91.05	46	91.15	91.48	48	89.18	91.61	25
Average interest-bearing funds / Average assets	51.16	61.99	11	54.75	64.06	14	54.56	65.57	12	52.82	65.56	9	53.11	65.75	9
Interest income (tax equivalent) / Average earning assets	3.22	3.06	58	3.65	3.55	55	4.84	4.41	77	4.72	4.24	79	4.42	3.80	85
Interest expense / Average earning assets	0.65	0.25	92	0.82	0.52	81	1.36	1.08	75	1.16	0.86	78	0.74	0.60	71
Net interest income (tax equivalent) / Average earning assets	2.57	2.80	31	2.84	3.01	35	3.48	3.33	53	3.56	3.38	55	3.68	3.19	77
Yield or Cost															
Total loans and leases (tax equivalent)	4.07	4.01	59	4.37	4.27	62	5.36	5.09	74	5.41	4.95	78	5.34	4.52	85
Interest-bearing bank balances	0.17	0.14	83	0.30	0.27	63	2.21	2.04	61	1.80	1.64	63	1.24	1.05	78
Federal funds sold and reverse repos	0	0.25	19	0	0.68	12	0	2.44	9	0.01	2.17	5	0.66	1.41	15
Trading assets	3.58	0.45	95	3.36	0.60	93	4.57	0.99	94	4	1.11	92	3.67	1.11	92
Total earning assets	3.20	3.04	59	3.64	3.51	56	4.83	4.36	79	4.71	4.20	80	4.39	3.73	86
Investment securities (tax equivalent)	1.63	1.77	43	2.11	2.25	35	2.67	2.76	45	2.54	2.68	40	2.44	2.47	47
US Treasury and agency securities (excluding mortgage-backed securities)	1.03	1.14	42	1.73	1.75	54	2.52	2.32	71	2.02	2.05	53	1.40	1.62	35
Mortgage-backed securities	1.40	1.57	36	1.96	2.05	37	2.50	2.61	35	2.28	2.50	23	1.96	2.23	22
All other securities	5.02	2.81	91	3.84	3.24	76	4.69	4.06	78	4.67	4.20	79	4.66	3.66	79
Interest-bearing deposits	0.20	0.21	56	0.46	0.53	46	0.88	1.10	32	0.60	0.81	33	0.47	0.49	52
Time deposits of \$250K or more	1.01	0.66	83	1.61	1.42	66	2.12	1.96	59	1.55	1.44	61			
Time deposits < \$250K	0.74	0.62	66	1.33	1.36	48	1.95	1.82	55	1.30	1.29	48			
Other domestic deposits	0.19	0.15	70	0.37	0.36	57	0.93	0.93	52	0.63	0.67	53			
Foreign deposits		0.14			0.42			1.19			0.97			0.51	
Federal funds purchased and repos	0.32	0.17	87	0.89	0.62	79	2.48	1.86	78	1.96	1.51	69	1.07	0.94	62
Other borrowed funds and trading liabilities	0.71	1.27	31	0.52	1.50	10	0.94	2.38	5	0.95	2.28	4	0.74	1.77	6
All interest-bearing funds	1.18	0.37	94	1.37	0.74	90	2.27	1.49	86	2.01	1.19	88	1.24	0.82	84

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020		12/31/2019		12/31/2018		12/31/2017							
Non-interest Income and Expenses															
Total non-interest income	1,408,956		1,693,834		1,206,974		1,029,415		1,203,689						
Fiduciary activities income	10,998		9,804		10,255		9,807		7,485						
Service charges on deposit accounts - domestic	16,866		14,845		15,170		14,484		14,240						
Trading revenue.....	76,301		204,610		151,295		49,094		92,307						
Investment banking fees and commissions.....	296,270		274,047		241,529		241,055		266,384						
Insurance activities revenue.....	0		0		140,872		145,412		151,119						
Venture capital revenue.....	52		29		54		55		46						
Net servicing fees	138,946		168,983		24,652		42,612		33,034						
Net securitization income	0		0		0		0		0						
Net gains (losses) on sales of loans, OREO, other assets.....	845,637		1,005,883		610,375		511,785		597,763						
Other non-interest income.....	23,886		15,633		12,772		15,111		41,311						
Total overhead expenses	1,386,065		1,457,333		1,339,838		1,294,701		1,367,804						
Personnel expense.....	1,007,235		1,059,645		856,265		768,688		816,994						
Net occupancy expense.....	89,877		95,204		98,954		99,480		99,194						
Goodwill impairment losses	0		0		0		0		0						
Amortization expenses and impairment loss (other intangible assets).....	5,081		6,301		7,850		8,427		8,262						
Other operating expenses.....	283,872		296,183		376,769		418,106		443,354						
Fee income on mutual funds and annuities.....	16,680		15,466		24,515		12,709		13,132						
Memoranda															
Assets under management in proprietary mutual funds and annuities	0		0		0		0		0						
Number of equivalent employees	4,889		4,886		4,919		5,151		5,392						
Average personnel expense per employee.....	206.02		216.87		174.07		149.23		151.52						
Average assets per employee.....	3,638.42		3,333.75		2,849.90		2,621.55		2,401.61						
BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Analysis Ratios															
Mutual fund fee income / Non-interest income	1.18	2.17	44	0.91	2.02	40	2.03	2.72	47	1.23	3.08	36	1.09	2.85	33
Overhead expenses / Net Interest Income + non-interest income	75.66	59.28	94	68.81	62.28	78	81.29	61.29	92	88.34	60.88	96	84.15	63.61	92
Percent of Average Assets															
Total overhead expense	7.79	2.17	99	8.95	2.57	99	9.56	2.69	99	9.59	2.71	99	10.56	2.72	99
Personnel expense.....	5.66	1.21	99	6.51	1.30	99	6.11	1.41	99	5.69	1.44	99	6.31	1.42	99
Net occupancy expense.....	0.51	0.23	97	0.58	0.26	98	0.71	0.28	98	0.74	0.28	98	0.77	0.29	99
Other operating expenses.....	1.62	0.72	92	1.86	0.94	87	2.74	0.97	97	3.16	0.97	99	3.49	1	99
Overhead less non-interest income	-0.13	1.10	5	-1.45	1.25	0	0.95	1.32	25	1.96	1.38	88	1.27	1.34	40
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	75.55	58.83	95	68.75	61.82	79	81.22	60.64	92	88.24	60.37	96	84	62.73	92
Personnel expense.....	54.90	32.93	99	49.99	32.36	98	51.90	32.39	98	52.39	32.51	98	50.17	32.93	95
Net occupancy expense.....	4.90	6.23	29	4.49	6.58	17	6	6.52	40	6.78	6.48	57	6.09	6.70	37
Other operating expenses.....	15.75	19.18	23	14.27	22.28	10	23.31	21.20	74	29.07	20.90	90	27.73	22.41	83
Total non-interest income	76.80	27.67	95	79.91	28.83	94	73.16	29.23	92	70.16	28.50	92	73.92	31.08	93
Fiduciary activities income	0.60	2.20	37	0.46	2.09	34	0.62	1.97	39	0.67	2.14	38	0.46	2.38	36
Service charges on domestic deposit accounts	0.92	3.27	15	0.70	3.27	10	0.92	3.88	16	0.99	4.15	14	0.87	4.28	13
Trading revenue.....	4.16	0.62	91	9.65	1.28	93	9.17	1.18	93	3.35	0.85	89	5.67	0.90	92
Investment banking fees and commissions.....	16.15	2.58	94	12.93	2.46	91	14.64	3.54	89	16.43	3.42	91	16.36	3.62	90
Insurance activities revenue.....	0	0.36	11	0	0.41	11	8.54	0.47	96	9.91	0.47	96	9.28	0.55	96
Venture capital revenue.....	0	0.04	87	0	0.01	86	0	0.02	84	0	0.02	83	0	0.01	82
Net servicing fees	7.57	0.60	96	7.97	0.01	99	1.49	0.28	92	2.90	0.65	92	2.03	0.60	88
Net securitization income	0	0.01	44	0	0	45	0	0.01	44	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	46.09	3.30	99	47.45	3.92	99	37	1.86	99	34.88	1.61	99	36.71	1.67	99
Other non-interest income.....	1.30	9.27	1	0.74	9.65	1	0.77	10.04	0	1.03	9.86	0	2.54	10.77	4
Overhead less non-interest income	-1.25	30.52	5	-11.16	31.93	4	8.05	31.06	10	18.08	31.46	16	10.08	31.19	8
Applicable income taxes / Pretax net operating income (tax equivalent).....	23.33	21.18	76	23.58	18.63	84	22.42	20.56	64	21.13	19.04	68	45.27	32.99	78
Applicable income tax + TE / Pretax net operating income + TE	23.64	22.67	68	23.59	21.18	69	22.42	23.23	40	24.22	21.56	74	45.27	37.95	73

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	1-Year	5-Year
Real estate loans	7,117,131	7,381,079	6,838,467	5,945,538	5,870,560	-3.58	25.91	
Commercial and industrial loans	1,037,474	1,465,086	1,119,660	1,202,301	1,070,889	-29.19	-5.29	
Loans to individuals	26,844	28,679	40,034	40,232	33,102	-6.40	-22.11	
Loans to depository institutions and acceptances of other banks	0	0	0	0	0			
Agricultural loans	23,424	24,490	29,988	46,002	42,235	-4.35	-48.06	
Other loans and leases	1,553,221	1,582,193	1,459,612	1,089,631	1,154,369	-1.83	45.48	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	9,758,094	10,481,527	9,487,761	8,323,704	8,171,155	-6.90	23.60	
Less: Allowance for loan and lease losses	91,352	149,044	61,136	59,486	63,686	-38.71	67.31	
Net loans and leases	9,666,742	10,332,483	9,426,625	8,264,218	8,107,469	-6.44	23.29	
Debt securities that reprice or mature in over 1 year	2,117,885	1,512,349	1,294,772	1,073,662	881,931	40.04	181.84	
Mutual funds and equity securities	250	140	20,007	19,679	21,241	78.57	-98.74	
Subtotal	11,784,877	11,844,972	10,741,404	9,357,559	9,010,641	-0.51	36.85	
Interest-bearing bank balances	2,917,471	1,112,974	426,785	606,157	485,145	162.13	341.87	
Federal funds sold and reverse repos	118,647	80,705	59,425	62,011	186,942	47.01	7.05	
Debt securities that reprice or mature within 1 year	280,367	261,800	89,946	153,008	218,237	7.09	57.02	
Trading assets	679,262	792,614	711,966	745,466	730,685	-14.30	155.81	
Total earning assets	15,780,624	14,093,065	12,029,526	10,924,201	10,631,650	11.97	60.59	
Non-interest-bearing cash and due from depository institutions	127,407	239,943	215,610	171,909	188,410	-46.90	-32.98	
Premises, fixed assets, and leases	319,764	310,698	346,129	247,349	164,953	2.92	106.09	
Other real estate owned	2,833	21,289	18,202	27,578	40,627	-86.69	-94.95	
Investment in unconsolidated subsidiaries	19,993	21,710	22,136	17,121	14,550	-7.91	23.01	
Intangible and other assets	2,438,459	2,257,559	2,540,845	2,295,414	2,325,596	8.01	-2.21	
Total assets	18,689,080	16,944,264	15,172,448	13,683,572	13,365,786	10.30	46.72	
Quarterly average assets	18,258,325	16,968,000	14,658,902	13,730,920	13,323,684	7.60	46.15	
Average loans and leases (YTD)	9,939,584	9,922,439	8,584,837	8,071,365	7,715,747	0.17	38.80	
Memoranda								
Loans held-for-sale	1,878,190	2,788,386	2,106,361	1,393,246	1,715,357	-32.64	4.61	
Loans not held-for-sale	7,879,904	7,693,141	7,381,400	6,930,458	6,455,798	2.43	29.19	
Real estate loans secured by 1–4 family	3,149,885	3,372,637	2,817,162	1,989,862	2,283,312	-6.60	29.35	
Commercial real estate loans	3,881,559	3,935,082	3,957,768	3,899,456	3,515,668	-1.36	23.20	
Construction and land development	924,517	874,539	1,020,783	1,015,556	964,320	5.71	16.17	
Multifamily	164,684	232,374	322,595	367,982	351,932	-29.13	-58.25	
Nonfarm nonresidential	2,792,358	2,828,169	2,614,390	2,515,918	2,199,416	-1.27	42.45	
Real estate loans secured by farmland	85,687	73,360	63,537	56,220	71,580	16.80	28.07	
Total investment securities	2,398,502	1,774,289	1,404,725	1,246,349	1,121,409	35.18	152.52	
U.S. Treasury securities	14,862	0	10,057	21,441	24,669		-53.27	
US agency securities (excluding mortgage-backed securities)	44,133	82,806	109,595	124,629	135,655	-46.70	-72.95	
Municipal securities	113,622	117,987	110,254	102,611	120,411	-3.70	-12.27	
Mortgage-backed securities	2,225,635	1,573,356	1,108,006	924,687	750,771	41.46	322.81	
Asset-backed securities	0	0	0	0	0			
Other debt securities	0	0	46,806	53,302	68,662		-100.00	
Mutual funds and equity securities	250	140	20,007	19,679	21,241	78.57	-98.74	
Available-for-sale securities	2,130,568	1,462,205	998,392	875,658	765,560	45.71	256.28	
U.S. Treasury securities	14,862	0	10,057	11,538	24,669		-53.27	
US agency securities (excluding mortgage-backed securities)	44,133	82,806	85,575	85,611	96,640	-46.70	-64.02	
Municipal securities	45,562	47,342	41,242	51,962	65,008	-3.76	-47.94	
Mortgage-backed securities	2,026,011	1,332,057	814,712	673,245	489,340	52.10	688.12	
Asset-backed securities	0	0	0	0	0			
Other debt securities	0	0	46,806	53,302	68,662		-100.00	
Mutual funds and equity securities	0	0	0	0	21,241		-100.00	
Held-to-maturity securities appreciation (depreciation)	8,612	14,727	2,604	-9,888	-5,910	-41.52		
Available-for-sale securities appreciation (depreciation)	-18,067	26,286	14,181	-11,141	-2,386			
Structured notes, fair value	0	0	0	14,412	14,556		-100.00	
Pledged securities	811,525	723,133	587,967	613,518	739,724	12.22	19.70	

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Demand deposits	550,263	425,178	627,853	567,918	2,411,849	29.42	-74.98
NOW, ATS and transaction accounts	1,481,438	1,190,627	684,199	708,981	1,614,523	24.43	-9.54
Time deposits less brokered deposits < \$250K	339,604	346,553	759,949	664,186	557,323	-2.01	
MMDA and other savings accounts	9,808,147	7,795,795	6,184,310	5,950,973	2,542,991	25.81	382.83
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	12,179,452	9,758,153	8,256,311	7,892,058	7,126,686	24.81	99.54
Time deposits of \$250K or more	443,327	763,156	740,426	639,098	664,311	-41.91	
Foreign deposits	0	0	0	0	0	0	
Federal funds purchased and repos	363,472	418,181	693,750	676,807	640,924	-13.08	28.76
Secured federal funds purchased	0	0	0	0	0	0	
Commercial paper	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less	540,988	319,361	815,068	437,373	590,298	69.40	-56.06
Other borrowings w/remaining maturity over 1 year	280,941	273,737	332,858	186,510	190,831	2.63	22.58
Brokered deposits < \$250K	195,298	721,010	35,477	5,000	187,122	-72.91	
Noncore funding	1,824,026	2,495,445	2,617,579	1,944,788	2,273,486	-26.91	-32.51
Trading liabilities	101,544	125,848	50,218	81,667	232,821	-19.31	-34.01
Subordinated notes and debentures + trust preferred securities	197,076	263,827	67,012	67,012	67,012	-25.30	194.09
Other liabilities	1,837,779	1,950,344	2,052,532	1,724,154	1,750,974	-5.77	0.09
Total liabilities	16,139,877	14,593,617	13,043,652	11,709,679	11,450,979	10.60	48.57
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	790	822	906	936	960	-3.89	-19.80
Common surplus	1,274,446	1,317,929	1,445,233	1,489,816	1,526,369	-3.30	-18.97
Retained earnings	1,257,014	986,792	644,860	466,737	384,545	27.38	325.29
Accumulated other comprehensive income	-10,219	17,763	11,419	-8,627	-394		
Other equity capital components	637	633	621	608	601	0.63	7.24
Total holding company equity capital	2,522,668	2,323,939	2,103,039	1,949,470	1,912,081	8.55	34.87
Noncontrolling (minority) interest in subsidiaries	26,535	26,708	25,757	24,423	2,726	-0.65	561.56
Total equity capital, including minority interest	2,549,203	2,350,647	2,128,796	1,973,893	1,914,807	8.45	35.99
Total liabilities and capital	18,689,080	16,944,264	15,172,448	13,683,572	13,365,786	10.30	46.72
Memoranda							
Non-interest-bearing deposits	4,577,183	3,612,384	2,769,556	2,560,750	2,411,849	26.71	108.10
Interest-bearing deposits	8,240,894	7,629,935	6,262,658	5,975,406	5,566,270	8.01	69.41
Total deposits	12,818,077	11,242,319	9,032,214	8,536,156	7,978,119	14.02	81.46
Long-term debt that reprices within 1 year	0	67,012	27,500	27,500	28,500	-100.00	-100.00
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,323,939	2,103,039	1,949,470	1,912,081	1,870,509		
Accounting restatements	0	-5,691	1,393	0	0		
Net income	374,495	447,836	225,291	121,441	132,544		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	-106,102	-193,989	-61,569	-49,882	-64,147		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	38,978	32,524	29,627	26,698	23,140		
Change in other comprehensive income	-27,982	6,344	20,046	-5,632	-879		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	-2,704	-1,076	-1,965	-1,840	-2,806		
Holding company equity capital, ending balance	2,522,668	2,323,939	2,103,039	1,949,470	1,912,081		

Percent Composition of Assets

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	38.08	36.25	49	43.56	36.22	62	45.07	37.78	61	43.45	37.19	54	43.92	35.54	62
Commercial and industrial loans	5.55	10.76	19	8.65	13.52	24	7.38	12.02	26	8.79	12.85	31	8.01	12.62	29
Loans to individuals	0.14	3.36	14	0.17	3.40	14	0.26	4.20	17	0.29	4.31	17	0.25	4.47	18
Loans to depository institutions and acceptances of other banks	0	0.02	34	0	0.03	31	0	0.04	29	0	0.05	28	0	0.06	25
Agricultural loans.....	0.13	0.18	67	0.14	0.19	67	0.20	0.24	71	0.34	0.30	75	0.32	0.21	75
Other loans and leases.....	8.31	4.47	77	9.34	4.63	82	9.62	5.01	84	7.96	5	74	8.64	5.10	78
Net loans and leases.....	51.72	58.67	29	60.98	61.58	41	62.13	63.77	34	60.40	63.98	27	60.66	62.73	31
Debt securities over 1 year.....	11.33	19.46	22	8.93	15.55	20	8.53	14.60	16	7.85	14.63	16	6.60	14.83	15
Mutual funds and equity securities	0	0.06	30	0	0.05	31	0.13	0.06	79	0.14	0.06	79	0.16	0.06	79
Subtotal	63.06	79.22	9	69.91	78.16	17	70.80	79.65	19	68.39	79.97	15	67.42	79.31	17
Interest-bearing bank balances	15.61	8.50	83	6.57	7.51	45	2.81	3.06	57	4.43	3.04	75	3.63	3.46	61
Federal funds sold and reverse repos	0.63	0.54	77	0.48	0.82	79	0.39	1.57	73	0.45	1.66	74	1.40	1.81	79
Debt securities 1 year or less	1.50	1.56	62	1.55	1.68	59	0.59	1.91	31	1.12	1.96	45	1.63	1.86	59
Trading assets	3.63	0.49	91	4.68	1.01	89	4.69	1.19	85	5.45	1.33	86	5.47	1.34	87
Total earning assets.....	84.44	91.77	3	83.17	91.05	3	79.29	89.53	4	79.83	89.74	3	79.54	89.84	3
Non-interest cash and due from depository institutions.....	0.68	0.82	35	1.42	1.07	80	1.42	1.14	73	1.26	1.21	55	1.41	1.22	66
Other real estate owned.....	0.02	0.01	74	0.13	0.02	96	0.12	0.03	93	0.20	0.04	94	0.30	0.05	96
All other assets.....	14.88	7.35	96	15.41	7.82	95	19.29	9.27	95	18.91	8.98	96	19.05	8.86	96
Memoranda															
Short-term investments	17.75	11.47	80	8.59	11.17	46	3.80	7.63	44	6	7.80	60	6.66	8.69	59
U.S. Treasury securities.....	0.08	1.47	32	0	0.84	17	0.07	1.03	42	0.16	1.04	48	0.18	1.02	48
US agency securities (excluding mortgage-backed securities)	0.24	0.82	43	0.49	0.63	58	0.72	0.54	67	0.91	0.69	71	1.01	0.75	69
Municipal securities	0.61	1.73	46	0.70	1.69	46	0.73	1.34	50	0.75	1.62	45	0.90	1.60	48
Mortgage-backed securities	11.91	14.14	40	9.29	11.75	41	7.30	11.44	25	6.76	11.13	22	5.62	11.06	22
Asset-backed securities	0	0.50	24	0	0.32	24	0	0.28	25	0	0.33	25	0	0.30	25
Other debt securities	0	0.53	8	0	0.42	10	0.31	0.39	62	0.39	0.41	66	0.51	0.38	72
Loans held-for-sale.....	10.05	0.55	96	16.46	0.52	98	13.88	0.39	98	10.18	0.30	98	12.83	0.33	98
Loans held for investment	42.16	58.06	14	45.40	61.72	13	48.65	63.50	16	50.65	63.93	17	48.30	62.63	19
Real estate loans secured by 1–4 family	16.85	11.46	77	19.90	11.91	86	18.57	13.29	71	14.54	13.46	53	17.08	13.44	61
Revolving	0.02	1.42	11	0.02	1.66	12	0.03	2.07	13	0.05	2.27	13	0.03	2.40	12
Closed-end, secured by first liens	16.81	9.67	84	19.85	9.81	89	18.50	10.69	84	14.44	10.57	73	16.98	10.35	81
Closed-end, secured by junior liens	0.03	0.17	24	0.03	0.22	22	0.04	0.28	24	0.05	0.31	23	0.07	0.34	28
Commercial real estate loans	20.77	22.69	45	23.22	22.22	48	26.09	22.23	52	28.50	21.58	60	26.30	19.88	58
Construction and land development.....	4.95	3.34	70	5.16	3.40	75	6.73	3.44	81	7.42	3.51	86	7.21	3.25	88
Multifamily.....	0.88	3.57	21	1.37	3.12	31	2.13	3.01	45	2.69	2.72	57	2.63	2.54	58
Nonfarm nonresidential	14.94	14.57	52	16.69	14.72	54	17.23	14.69	57	18.39	14.44	61	16.46	13.30	61
Real estate loans secured by farmland.....	0.46	0.30	70	0.43	0.33	70	0.42	0.36	69	0.41	0.41	68	0.54	0.32	76

Loan Mix and Analysis of Concentrations of Credit

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
	72.94	61.05	64	70.42	57.15	72	72.08	57.46	69	71.43	56.49	70	71.84	54.84	75
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	32.28	19.86	84	32.18	19.43	87	29.69	20.75	80	23.91	21.10	58	27.94	21.45	72
Real estate loans secured by 1–4 family.....	0.03	2.43	9	0.04	2.64	11	0.05	3.15	12	0.09	3.50	11	0.05	3.77	11
Revolving	32.25	17.24	88	32.14	16.59	89	29.64	17.39	87	23.82	17.39	73	27.89	17.41	83
Closed-end.....	39.78	37.86	49	37.54	34.63	51	41.71	33.52	61	46.85	32.14	73	43.03	29.99	69
Commercial real estate loans	9.47	5.65	79	8.34	5.26	75	10.76	5.09	84	12.20	5.20	91	11.80	4.90	92
Construction and land development.....	2.14	1.18	75	1.67	0.93	73	2.59	0.94	84	3.33	1.02	90	2.17	0.89	81
1–4 family.....	7.34	4.40	76	6.67	4.19	77	8.17	4.02	84	8.87	4.05	89	9.63	3.90	96
Other.....	1.69	5.78	19	2.22	4.96	29	3.40	4.69	45	4.42	4.10	63	4.31	3.84	68
Multifamily.....	28.62	24.56	59	26.98	22.93	58	27.56	22.15	61	30.23	21.40	69	26.92	20.03	64
Nonfarm nonresidential	12.58	8.29	74	12.14	7.68	76	12.94	7.72	81	13.95	8.03	84	12.84	7.58	81
Owner-occupied.....	16.04	15.94	50	14.84	14.95	46	14.62	14.34	51	16.27	13.38	58	14.08	12.45	55
Other.....	0.88	0.54	72	0.70	0.54	71	0.67	0.55	70	0.68	0.63	68	0.88	0.51	76
Real estate loans secured by farmland.....	0	0.04	34	0	0.06	31	0	0.11	29	0	0.12	28	0	0.17	25
Loans to depository institutions and acceptances of other banks.....	10.63	18.86	20	13.98	22.17	19	11.80	19.53	24	14.44	20.32	36	13.11	20.53	28
Commercial and industrial loans	0.28	6.24	15	0.27	6.13	13	0.42	7.13	13	0.48	7.36	14	0.41	7.61	14
Loans to individuals	0	0.53	22	0	0.65	22	0	0.81	21	0	1.02	20	0	1.12	19
Credit card loans	0.24	0.34	67	0.23	0.32	67	0.32	0.37	71	0.55	0.46	74	0.52	0.33	77
Other loans and leases.....	15.92	8.75	78	15.10	9.09	74	15.38	9.85	76	13.09	9.66	70	14.13	10.32	72
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	303.51	391.81	35	329.99	381.27	39	362.96	391.26	41	341.73	379.80	44	335.07	366.85	46
Real estate loans secured by 1–4 family.....	134.33	126.06	59	150.78	125.03	63	149.52	138.18	55	114.37	137.84	39	130.32	138.55	46
Revolving	0.13	15.44	9	0.18	17.42	11	0.24	21.26	12	0.41	23.33	12	0.23	25.05	11
Closed-end.....	134.19	108.85	72	150.60	106.14	75	149.28	115.20	70	113.96	112.79	55	130.09	111.69	60
Commercial real estate loans	165.53	245.88	30	175.93	234.65	35	210.06	229.44	45	224.13	219.72	50	200.66	204.45	49
Construction and land development.....	39.43	35.95	57	39.10	35.62	60	54.18	34.95	72	58.37	35.36	74	55.04	32.91	74
1–4 family.....	8.90	7.42	64	7.85	6.34	63	13.03	6.61	75	15.94	7.04	78	10.12	6.16	72
Other.....	30.52	28.11	55	31.25	28.16	57	41.15	27.32	72	42.43	27.26	72	44.92	26.01	79
Multifamily.....	7.02	38.66	15	10.39	32.74	22	17.12	31.04	39	21.15	27.85	47	20.09	25.95	47
Nonfarm nonresidential	119.08	158.05	34	126.44	155.06	37	138.76	152.10	45	144.61	147.22	50	125.53	137.03	49
Owner-occupied.....	52.34	52.99	54	56.88	52.37	57	65.16	53.07	62	66.75	54.89	62	59.89	51.62	62
Other.....	66.74	102.54	30	69.56	100.54	34	73.60	97.41	41	77.86	91.80	45	65.64	84.09	44
Real estate loans secured by farmland.....	3.65	3.22	66	3.28	3.44	68	3.37	3.60	67	3.23	4.02	67	4.09	3.31	73
Loans to depository institutions and acceptances of other banks.....	0	0.21	34	0	0.28	31	0	0.44	29	0	0.54	28	0	0.68	25
Commercial and industrial loans	44.24	114.45	14	65.50	139.91	15	59.43	122.02	20	69.10	128.82	27	61.12	126.55	22
Loans to individuals	1.14	34.55	11	1.28	37.47	12	2.12	43.51	12	2.31	42.67	14	1.89	44.83	15
Credit card loans	0	2.77	23	0	3.30	22	0	4.34	21	0	5.31	20	0	5.73	19
Agricultural loans.....	1	1.86	63	1.09	1.88	67	1.59	2.18	70	2.64	2.72	72	2.41	1.88	74
Other loans and leases.....	66.24	51.06	69	70.74	49.54	69	77.47	52.44	70	62.63	51.79	62	65.89	52.78	63
Supplemental															
Non-owner occupied CRE loans / Gross loans	28	30.07	45	26.28	27.32	47	29.87	26.45	53	33.54	24.79	70	30.93	23.09	68
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	116.53	195.33	28	123.14	183.76	32	150.43	178.57	41	160.48	167.93	48	144.25	156.17	48
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	168.87	252.85	30	180.02	240.85	34	215.59	236.10	45	227.22	225.98	49	204.13	210.40	49

Liquidity and Funding

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	17.75	11.47	80	8.59	11.17	46	3.80	7.63	44	6	7.80	60	6.66	8.69	59
Liquid assets	32.78	29.03	60	22.91	26.22	45	17.41	22.44	45	19.41	22.72	52	18.72	24.04	44
Investment securities	12.83	21.63	20	10.47	17.85	20	9.26	16.99	15	9.11	17.27	10	8.39	17.35	13
Net loans and leases	51.72	58.67	29	60.98	61.58	41	62.13	63.77	34	60.40	63.98	27	60.66	62.73	31
Net loans, leases and standby letters of credit	52.24	59.49	27	61.52	62.48	41	62.73	64.84	33	61.02	65.07	26	60.84	63.89	30
Core deposits	65.17	75.71	16	57.59	70.67	18	54.42	63.09	24	57.68	62.13	27	53.32	61.26	28
Noncore funding	9.76	10.30	62	14.73	14.13	65	17.25	19.36	56	14.21	21.34	36	17.01	22.32	44
Time deposits of \$250K or more	2.37	1.58	77	4.50	2.11	89	4.88	2.94	82	4.67	2.89	82	4.97	2.57	84
Foreign deposits	0	0.34	39	0	0.36	39	0	0.43	38	0	0.47	38	0	0.54	36
Federal funds purchased and repos	1.94	1.23	77	2.47	1.47	78	4.57	1.94	80	4.95	1.97	82	4.80	2.23	82
Secured federal funds purchased	0	0	49	0	0	48	0	0	49	0	0	49	0	0	49
Net federal funds purchased (sold)	1.31	0.54	77	1.99	0.54	84	4.18	0.48	95	4.49	0.54	94	3.40	0.73	89
Commercial paper	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	2.89	1	87	1.88	1.24	72	5.37	3.01	77	3.20	3.67	52	4.42	3.96	60
Earning assets that reprice within 1 year	61.99	37.37	92	52.52	39.38	83	48.58	39.29	79	41.99	40.29	53	46.79	41.61	72
Interest-bearing liabilities that reprice within 1 year	21.36	6.39	92	12.22	8.20	78	9.90	10.19	61	10.12	10.01	60	9	8.46	64
Long-term debt that reprices within 1 year	0	0.26	30	0.40	0.47	71	0.18	0.96	55	0.20	1.34	54	0.21	1.58	55
Net assets that reprice within 1 year	40.63	29.65	77	39.91	29.11	75	38.50	26.63	83	31.67	27.38	56	37.57	29.77	68
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-12.66	-2.33	19	8.76	3.20	71	18.97	14.45	69	11.97	16.62	36	15.28	17.03	48
Net short-term noncore funding dependence	-15.71	-7.71	25	5.37	-4.76	83	14	3.38	82	8.35	4.66	57	9.38	4.83	57
Short-term investment / Short-term noncore funding	226.35	273.46	54	69.56	184.19	20	27.67	77.77	36	51.16	66.46	53	51.20	74.86	51
Liquid assets - short-term noncore funding / Nonliquid assets	37.11	36.68	56	13.70	28.18	31	4.46	16.97	28	9.53	16.04	44	7.02	18.16	38
Net loans and leases / Total deposits	75.41	72.79	58	91.91	79.43	82	104.37	90.31	85	96.81	90.08	71	101.62	90.14	80
Net loans and leases / Core deposits	79.37	78.25	56	105.89	88.34	82	114.17	103.93	75	104.72	105	55	113.76	105.65	72
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.38	0.12	68	0.70	1.57	40	0.14	0.72	32	-0.59	-0.82	42	-0.35	-0.31	34
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-0.80	-0.25	35	1.24	4.31	11	0.78	1.36	39	-0.66	-1.98	83	-0.14	-0.77	69
Structured notes appreciation (depreciation) / Tier 1 capital		-0.02			0.02			0		-0.03	-0.05	28	-0.03	-0.08	25
Percent of Investment Securities															
Held-to-maturity securities	11.16	14.28	52	17.58	11.38	66	27.50	12.67	76	28.16	16.19	70	31.73	15.76	73
Available-for-sale securities	88.83	83.77	48	82.41	87.23	34	71.07	85.40	23	70.26	81.88	29	68.27	84.24	26
U.S. Treasury securities	0.62	6.70	32	0	4.72	16	0.72	6.15	43	1.72	6.99	50	2.20	6.96	50
US agency securities (excluding mortgage-backed securities)	1.84	4.12	51	4.67	4.01	72	7.80	3.49	80	10	4.02	82	12.10	4.42	84
Municipal securities	4.74	8.22	49	6.65	9.83	51	7.85	7.75	59	8.23	9.16	55	10.74	9.31	61
Mortgage-backed securities	92.79	66.54	90	88.68	66.64	79	78.88	67.43	63	74.19	65.45	59	66.95	65.34	50
Asset-backed securities	0	2.50	24	0	1.91	24	0	1.66	24	0	2.05	25	0	1.74	24
Other debt securities	0	3.08	8	0	3.01	9	3.33	2.94	71	4.28	2.79	73	6.12	2.57	82
Mutual funds and equity securities	0.01	0.29	33	0.01	0.35	32	1.42	0.40	87	1.58	0.42	90	1.89	0.51	88
Debt securities 1 year or less	11.69	7.78	76	14.76	10.55	75	6.40	11.86	40	12.28	11.91	66	19.46	11.79	78
Debt securities 1 to 5 years	7.05	18.25	26	11.14	17.03	45	18.88	17.94	60	17.07	19.18	54	11.84	18.80	43
Debt securities over 5 years	81.25	71.11	65	74.10	69.86	50	73.30	66.02	48	69.08	64.73	46	66.81	64.73	43
Pledged securities	33.83	32.26	54	40.76	35.67	57	41.86	30.57	65	49.23	33.30	69	65.96	34.58	85
Structured notes, fair value	0	0.11	40	0	0.02	42	0	0.03	42	1.16	0.04	95	1.30	0.03	95
Percent Change from Prior Like Quarter															
Short-term investments	127.86	27.98	91	152.62	183.32	57	-29.84	26.69	11	-7.77	6.77	31	-6.25	19.19	30
Investment securities	35.18	31.36	59	26.31	23.62	65	12.71	11.75	63	11.14	9.42	67	18.06	8.45	78
Core deposits	24.81	16.94	79	18.19	26.88	21	4.62	11.23	30	10.74	7.29	70	16.76	12.19	68
Noncore funding	-26.91	-14.79	32	-4.67	-12.18	58	34.59	6.59	86	-14.46	10.67	12	-15.88	5.59	27

BHC Name

City/State

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Loan commitments (reported semiannually, June/Dec)	2,220,350	1,894,641	2,127,767	2,378,504	1,931,950
Commit: Secured commercial real estate loans	765,871	665,776	975,649	1,104,576	749,408
Commit: Unsecured real estate loans	26,301	45,523	61,874	27,199	25,670
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	96,332	91,504	90,927	85,002	24,385
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	7,000	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	5,551,773	6,258,479	7,067,198	4,034,677	5,054,998
Written options contracts (interest rate)	2,858,415	4,948,054	4,292,672	3,068,097	3,704,122
Purchased options contracts (interest rate)	72,000	108,000	169,700	179,200	144,637
Interest rate swaps	479,645	209,404	65,012	15,104	25,971
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	11.88	22.78	12	11.18	22.01	12	14.02	23.52	19	17.38	24.05	33	14.45	24.03	22
Standby letters of credit	0.52	0.65	54	0.54	0.71	52	0.60	0.84	51	0.62	0.92	47	0.18	0.96	15
Commercial and similar letters of credit	0	0.02	20	0	0.02	20	0	0.02	17	0	0.02	17	0	0.03	14
Securities lent	0	0.10	41	0	0.18	40	0	0.40	39	0	0.62	39	0	0.75	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.24	27	0	0.35	26	0	0.42	27	0	0.52	27	0	0.30	27
Credit derivatives - notional amount (holding company as beneficiary)	0.04	0.18	64	0	0.30	27	0	0.52	27	0	0.75	29	0	0.55	28
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	34	0	0.25	34	0	0.30	33	0	0.52	32	0	0.19	34
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.13	34	0	0.30	33	0	0.45	34	0	0.69	34	0	0.59	34
Derivative contracts	47.95	46.30	79	68.01	48.62	82	76.42	68.47	80	53.33	65.81	75	66.81	75.35	77
Interest rate contracts	47.95	32.46	83	68.01	34.36	86	76.42	47.31	82	53.33	43.84	80	66.81	53.66	83
Interest rate futures and forward contracts	29.71	3.25	91	36.94	6.21	89	46.58	10.67	88	29.49	11.40	87	37.82	13.82	86
Written options contracts (interest rate)	15.29	1.41	92	29.20	2.18	93	28.29	2.47	92	22.42	2.16	93	27.71	2.60	92
Purchased options contracts (interest rate)	0.39	1.31	64	0.64	1.46	66	1.12	2.65	68	1.31	2.32	68	1.08	2.37	65
Interest rate swaps	2.57	20.49	19	1.24	20.83	13	0.43	28.86	11	0.11	26.74	7	0.19	25.60	8
Foreign exchange contracts	0	6.30	26	0	6.01	25	0	10.12	22	0	10.92	21	0	9.40	18
Futures and forward foreign exchange contracts	0	3.78	27	0	3.47	25	0	5.23	23	0	5.22	23	0	4.53	19
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0.05	39	0	0.14	37	0	0.06	37
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.08	39	0	0.13	37	0	0.06	37
Foreign exchange rate swaps	0	0.76	38	0	0.77	39	0	2.03	38	0	2.17	37	0	2.34	37
Equity, commodity, and other derivative contracts	0	0.92	34	0	1.86	32	0	3.32	31	0	4.08	31	0	3.81	28
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0.19	40	0	0.25	39	0	0.30	39
Written options contracts (commodity and other)	0	0.32	38	0	0.52	36	0	0.98	35	0	1.48	34	0	1.21	33
Purchased options contracts (commodity and other)	0	0.21	38	0	0.37	36	0	0.94	34	0	1.29	34	0	1.12	32
Commodity and other swaps	0	0.31	38	0	0.32	36	0	0.38	35	0	0.40	35	0	0.29	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	22.34	44.98	17	19.09	42.82	13	24.79	45.53	27	29.47	44.93	40	25.04	46.60	22

Derivative Instruments

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Notional Amount					
Derivative contracts	8,961,833	11,523,937	11,594,582	7,297,078	8,929,728
Interest rate contracts	8,961,833	11,523,937	11,594,582	7,297,078	8,929,728
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	5,551,773	6,258,479	7,067,198	4,034,677	5,054,998
Written options	2,858,415	4,948,054	4,292,672	3,068,097	3,704,122
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	2,858,415	4,948,054	4,292,672	3,068,097	3,704,122
Purchased options	72,000	108,000	169,700	179,200	144,637
Exchange-traded.....	72,000	108,000	138,500	148,000	123,000
Over-the-counter.....	0	0	31,200	31,200	21,637
Swaps	479,645	209,404	65,012	15,104	25,971
Held for trading.....	8,961,833	11,523,937	11,594,582	0	0
Interest rate contracts	8,961,833	11,523,937	11,594,582	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	0	0	0	7,297,078	8,929,728
Interest rate contracts	0	0	0	7,297,078	8,929,728
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	3,865,818	6,458,482	6,222,910	3,905,780	5,134,106
One year or less	3,452,673	6,290,828	6,168,996	3,868,251	5,094,226
Over 1 year to 5 years	225,413	97,036	33,914	37,529	35,647
Over 5 years	187,732	70,618	20,000	0	4,233
Gross negative fair value (absolute value)	21,801	74,598	17,141	26,355	13,197
Gross positive fair value.....	48,123	126,898	33,129	35,010	34,150
Held for trading.....	48,123	126,898	33,129	0	0
Non-traded.....	0	0	0	35,010	34,150
Current credit exposure on risk-based capital derivative contracts	41,004	120	1,311	152	4,648
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	100	94.17	75	100	94.10	77	100	93.44	80	100	92.91	80	100	92.20	84
Foreign exchange contracts	0	3.47	25	0	3.49	25	0	3.20	22	0	3.39	21	0	3.53	18
Equity, commodity, and other contracts	0	1.14	34	0	1.17	32	0	1.64	31	0	1.93	30	0	1.94	28
Futures and forwards	61.95	11.16	93	54.31	14.05	93	60.95	13.49	94	55.29	12.78	91	56.61	13.23	91
Written options	31.90	6.28	94	42.94	8.18	96	37.02	5.91	95	42.05	6.60	97	41.48	6.68	97
Exchange-traded	0	0.12	42	0	0.14	40	0	0.15	42	0	0.23	39	0	0.27	38
Over-the-counter	31.90	5.96	94	42.94	7.73	96	37.02	5.10	95	42.05	5.49	97	41.48	5.27	97
Purchased options	0.80	3.27	50	0.94	3.42	49	1.46	4.42	54	2.46	4.19	57	1.62	4.73	46
Exchange-traded	0.80	0.12	89	0.94	0.15	89	1.19	0.28	88	2.03	0.32	88	1.38	0.33	86
Over-the-counter	0	2.87	21	0	2.86	21	0.27	3.35	46	0.43	3.20	52	0.24	3.32	43
Swaps	5.35	74.26	10	1.82	68.76	7	0.56	69.75	5	0.21	70.34	4	0.29	68.94	4
Held for trading	100	40.42	97	100	43.53	96	100	44.16	97	0	46.31	18	0	46.32	17
Interest rate contracts	100	34.15	97	100	36.62	96	100	37.24	97	0	38.40	18	0	37.84	17
Foreign exchange contracts	0	1.68	33	0	1.60	32	0	1.60	30	0	1.85	29	0	2.10	26
Equity, commodity, and other contracts	0	0.60	39	0	0.68	38	0	0.83	36	0	1.14	35	0	1.01	35
Non-traded	0	59.58	2	0	56.47	3	0	55.84	2	100	53.69	81	100	53.68	82
Interest rate contracts	0	56.71	3	0	53.82	3	0	52.22	2	100	50.60	88	100	51.23	89
Foreign exchange contracts	0	0.40	33	0	0.46	34	0	0.34	33	0	0.57	32	0	0.60	31
Equity, commodity, and other contracts	0	0.09	38	0	0.10	37	0	0.13	38	0	0.16	38	0	0.21	36
Derivative contracts (excluding futures and forex 14 days or less)	43.14	92.53	6	56.04	91.48	9	53.67	93.86	8	53.53	94.47	5	57.49	95.63	6
One year or less	38.53	27.56	70	54.59	32.05	75	53.21	32.17	70	53.01	32.51	72	57.05	31.96	77
Over 1 year to 5 years	2.52	27.01	14	0.84	27.06	9	0.29	30.45	9	0.51	31.16	8	0.40	31.85	10
Over 5 years	2.09	29.89	14	0.61	29.56	11	0.17	28.09	12	0	28.71	5	0.05	29.43	11
Gross negative fair value (absolute value)	0.24	0.98	17	0.65	1.55	32	0.15	0.83	12	0.36	0.72	19	0.15	0.69	11
Gross positive fair value	0.54	1.34	11	1.10	2.23	18	0.29	1.19	10	0.48	0.85	23	0.38	0.71	20
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.01	0.04	38	0.04	0.07	55	0.01	0.06	41	0.02	0.06	48	0.01	0.06	36
Gross positive fair value (X)	0.02	0.05	43	0.06	0.09	51	0.02	0.07	38	0.02	0.06	55	0.02	0.06	58
Held for trading (X)	0.02	0.04	61	0.06	0.07	64	0.02	0.06	52	0	0.05	19	0	0.05	18
Non-traded (X)	0	0.01	5	0	0.02	4	0	0.01	5	0.02	0.01	85	0.02	0.01	87
Current credit exposure (X)	0.02	0.04	48	0	0.06	10	0	0.05	15	0	0.04	11	0	0.04	26
Credit losses on derivative contracts	0	0	46	0	0	43	0	0	45	0	0	47	0	0	48
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	46	0	0	47	0	0	47	0	0	46
90+ days past due	0	0	47	0	0	47	0	0	48	0	0	48	0	0	47
Other Ratios															
Current credit exposure / Risk-weighted assets	0.38	0.46	61	0	0.85	11	0.01	0.73	15	0	0.53	12	0.05	0.53	36

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2021		12/31/2020		12/31/2019		12/31/2018		12/31/2017		
Change: Allowance for Loan and Lease Losses excluding ATTR											
Beginning balance		149,044		61,136		59,486		63,686		54,599	
Gross losses		3,228		24,040		8,489		13,777		7,350	
Write-downs, transfers to loans held-for-sale		0		0		0		0		0	
Recoveries		3,749		2,895		2,933		4,489		2,166	
Net losses		-521		21,145		5,556		9,288		5,184	
Provision for loan and lease losses		-58,213		96,491		7,206		5,088		14,271	
Adjustments		0		12,562		0		0		0	
Ending balance		91,352		149,044		61,136		59,486		63,686	
Memo: Allocated transfer risk reserve (ATTR)		0		0		0		0		0	
BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios											
Provision for loan and lease losses / Average assets	-0.33	-0.09	10	0.59	0.51	65	0.05	0.15	23	0.04	0.14
Provision for loan and lease losses / Average loans and leases	-0.59	-0.16	8	0.97	0.82	68	0.08	0.24	27	0.06	0.24
Provision for loan and lease losses / Net loan and lease losses	11,173.32	-105.48	99	456.33	487.86	62	129.70	130.58	60	54.78	134.68
Allowance for loan and lease losses / Total loans and leases not held for sale	1.16	1.23	45	1.94	1.58	75	0.83	0.83	50	0.86	0.90
Allowance for loan and lease losses / Total loans and leases	0.94	1.20	27	1.42	1.55	44	0.64	0.81	35	0.71	0.89
Allowance for loan and lease losses / Net loans and leases losses (X)	21.39			7.05	11.58	50	11	8.03	76	6.40	7.54
Allowance for loan and lease losses / Nonaccrual assets	181.88	364.13	25	191.13	299.17	36	169.28	218.72	55	175.22	214.03
ALLL / 90+ days past due + nonaccrual loans and leases	82.30	287.08	10	46.34	244.34	4	42.56	151.73	8	48.51	160.51
Gross loan and lease losses / Average loans and leases	0.03	0.19	12	0.24	0.34	47	0.10	0.28	28	0.17	0.30
Recoveries / Average loans and leases	0.04	0.08	30	0.03	0.07	24	0.03	0.08	31	0.06	0.09
Net losses / Average loans and leases	-0.01	0.11	9	0.21	0.27	53	0.06	0.21	29	0.12	0.22
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	43	0	0	44	0	0	40	0	0
Recoveries / Prior year-end losses	15.59	34.67	20	34.10	33.98	59	21.29	36.22	27	61.07	41.30
Earnings coverage of net loan and lease losses (X)	-855.78	39.72	0	31.25	22.91	75	55.35	24.40	87	17.86	21.75
Net Loan and Lease Losses By Type											
Real estate loans	0	0.02	32	0.06	0.04	70	0.03	0.01	70	0.01	0.02
Real estate loans secured by 1–4 family	-0.01	-0.02	51	0.02	0.01	69	0.03	0.01	73	0	0.01
Revolving	-3.18	-0.07	3	0	0.01	54	18.93	0.02	99	0	0.03
Closed-end	0	-0.01	53	0.02	0	77	0	0	38	0	0.01
Commercial real estate loans	0	0.04	37	0.10	0.07	72	0.03	0.01	73	0.02	0.01
Construction and land development	0	0	64	0	0	59	0	-0.01	60	0	-0.03
1–4 family	0	0	57	0	0	59	0	0	55	0	-0.01
Other	0	0	64	0	0	57	0	-0.01	61	0	-0.02
Multifamily	0	0.01	48	0	0	58	0	0	56	0	0.01
Nonfarm nonresidential	0	0.05	37	0.14	0.11	72	0.04	0.02	74	0.03	0.02
Owner-occupied	0	0.01	64	0	0.02	10	0	0.01	59	0.03	0.01
Other	0	0.04	27	0.14	0.08	79	0.04	0.01	85	0	0.01
Real estate loans secured by farmland	-0.01	0	20	-0.01	0.02	9	0.06	0.01	90	0	0.01
Commercial and industrial loans	-0.03	0.17	12	1.10	0.47	86	0.21	0.37	38	0.69	0.31
Loans to individuals	0.02	0.71	2	0.19	1.13	13	1.15	1.17	59	0.07	1.16
Credit card loans		1.84			2.92			3.11			2.92
Agricultural loans	-0.09	0.02	11	0	0.19	35	-0.13	0.08	7	0.27	0.15
Loans to foreign governments and institutions		0			0			0		0	0
Other loans and leases	0	0.10	46	0.03	0.15	49	0.05	0.15	50	0	0.14

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2021		12/31/2020		12/31/2019		12/31/2018		12/31/2017	
30+ Days Past Due and Nonaccrual Assets										
30–89 days past due loans and leases		12,651		18,701		53,159		30,709		30,800
90+ days past due loans and leases		60,774		243,630		107,524		88,683		98,242
Nonaccrual loans and leases		50,227		77,980		36,116		33,950		45,627
Total past due and nonaccrual loans and leases		123,652		340,311		196,799		153,342		174,669
Restructured 30–89 days past due		0		0		699		800		891
Restructured 90+ days past due		0		0		0		0		0
Restructured nonaccrual		5,864		16,024		11,868		5,909		10,454
Total restructured loans and leases		5,864		16,024		12,567		6,709		11,345
30–89 days past due loans held for sale		3,632		4,963		16,291		4,616		2,249
90+ days past due loans held for sale		24,267		44,800		42,875		83,053		24,031
Nonaccrual loans held for sale		2,915		10,886		4,822		3,411		2,744
Total past due and nonaccrual loans held for sale		30,814		60,649		63,988		91,080		29,024
Restructured loans and leases in compliance		922		1,954		1,474		539		542
Other real estate owned		2,833		21,289		18,202		27,578		40,627
Other Assets										
30–89 days past due		0		0		0		0		0
90+ days past due		0		0		0		0		0
Nonaccrual		0		0		0		0		0
Total other assets past due and nonaccrual		0		0		0		0		0
Percent of Loans and Leases										
30–89 days past due loans and leases	0.13	0.32	25	0.18	0.39	24	0.56	0.43	74	0.37
90+ days past due loans and leases	0.62	0.10	92	2.32	0.12	96	1.13	0.15	95	1.07
Nonaccrual loans and leases	0.51	0.46	61	0.74	0.66	62	0.38	0.51	36	0.41
90+ days past due and nonaccrual loans and leases	1.14	0.62	85	3.07	0.85	95	1.51	0.71	91	1.47
30–89 days past due restructured	0	0.01	21	0	0.01	16	0.01	0.01	57	0.01
90+ days past due restructured	0	0	30	0	0.01	29	0	0.01	29	0
Nonaccrual restructured	0.06	0.10	45	0.15	0.13	64	0.13	0.14	57	0.07
30–89 days past due loans held for sale	0.04	0	92	0.05	0	95	0.17	0	98	0.06
90+ days past due loans held for sale	0.25	0	96	0.43	0	97	0.45	0	99	1
Nonaccrual loans held for sale	0.03	0	92	0.10	0.01	94	0.05	0	93	0.04
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30–89 days past due assets	0.13	0.32	25	0.18	0.40	24	0.56	0.43	74	0.37
90+ days past due assets	0.62	0.10	92	2.32	0.12	96	1.13	0.15	95	1.07
Nonaccrual assets	0.51	0.47	61	0.74	0.67	62	0.38	0.53	36	0.41
30+ days past due and nonaccrual assets	1.27	0.97	74	3.25	1.29	91	2.07	1.19	86	1.84
Percent of Total Assets										
90+ days past due and nonaccrual assets	0.59	0.36	83	1.90	0.52	95	0.95	0.44	90	0.90
90+ days past due and nonaccrual assets + other real estate owned	0.61	0.37	83	2.02	0.55	95	1.07	0.48	90	1.10
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:										
Total assets	0.29	0.41	40	0.60	0.60	55	0.37	0.53	32	0.46
Allowance for loan and lease losses	59.09	62.64	58	67.91	66.66	58	92.40	115.41	43	105.68
Equity capital + allowance for loan and lease losses	2.07	3.60	29	4.09	4.97	39	2.61	4.28	29	3.13
Tier 1 capital + allowance for loan and lease losses	2.29	4.30	25	4.48	6.05	34	3	5.65	22	3.61
Loans and leases + other real estate owned	0.55	0.71	45	0.96	0.97	55	0.59	0.85	35	0.75

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.16	0.26	37	0.21	0.39	32	0.66	0.38	83	0.46	0.42	65	0.44	0.44	56
	90+ days past due		0.85	0.12	89	3.30	0.16	96	1.57	0.16	94	1.49	0.22	90	1.66	0.26	90
	Nonaccrual.....		0.39	0.52	45	0.59	0.76	44	0.30	0.46	38	0.32	0.57	32	0.42	0.69	35
Commercial and industrial	30–89 days past due		0.09	0.24	25	0.19	0.23	54	0.62	0.31	83	0.15	0.30	33	0.31	0.32	58
	90+ days past due		0	0.04	18	0	0.03	16	0.02	0.05	51	0.03	0.05	60	0.06	0.05	71
	Nonaccrual.....		2.01	0.57	92	2.17	0.75	94	1.35	0.83	77	1.24	0.76	78	1.86	0.93	87
Individuals	30–89 days past due		0.54	0.63	49	0.47	0.83	30	1.17	0.83	69	0.92	0.84	54	0.66	0.97	35
	90+ days past due		0	0.09	17	0	0.14	19	0	0.17	16	0	0.16	15	0	0.19	15
	Nonaccrual.....		0.09	0.17	50	0.10	0.28	41	0.06	0.17	43	0.10	0.23	42	0.17	0.24	54
Depository institution loans	30–89 days past due			0.01			0			0			0			0	
	90+ days past due			0			0			0			0			0.05	
	Nonaccrual.....			0			0			0			0			0	
Agricultural	30–89 days past due		0	0.07	30	0.71	0.17	88	0.58	0.24	79	0.36	0.17	78	1.55	0.17	96
	90+ days past due		0	0	42	0	0	44	0	0	42	0	0	43	0.05	0	90
	Nonaccrual.....		0.32	0.70	71	0.49	0.49	71	0.42	0.67	63	0	0.75	23	0	0.96	20
Foreign governments	30–89 days past due			0.50			0			0.07			0.01			0	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.15			0.09			0.03			0.06			0.06	
Other loans and leases	30–89 days past due		0	0.12	37	0.01	0.18	41	0.01	0.20	34	0.06	0.17	47	0.06	0.20	50
	90+ days past due		0	0.01	69	0	0.01	70	0	0.01	62	0	0.01	67	0	0.02	25
	Nonaccrual.....		0.10	0.09	70	0.14	0.15	65	0	0.13	15	0	0.14	17	0.09	0.10	61

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
		BHC	Peer # 1	Pct												
Memoranda																
1–4 family	30–89 days past due	0.31	0.46	42	0.38	0.65	32	1.08	0.67	81	0.96	0.71	73	0.90	0.74	66
	90+ days past due	1.93	0.24	92	7.22	0.33	96	3.78	0.31	92	4.43	0.46	93	4.02	0.49	92
	Nonaccrual	0.67	0.71	57	0.96	0.89	63	0.43	0.73	33	0.52	0.86	35	0.41	0.97	28
Revolving	30–89 days past due	0	0.28	9	0	0.48	5	0	0.45	5	15.03	0.50	99	0	0.61	3
	90+ days past due	0	0.02	35	0	0.03	30	0	0.05	24	0	0.05	25	0	0.07	22
	Nonaccrual	6.33	1.18	89	6.49	1.13	91	6.08	1	95	4.49	1.17	91	10.34	1.17	96
Closed-end	30–89 days past due	0.31	0.49	42	0.38	0.65	34	1.08	0.70	77	0.91	0.75	68	0.90	0.79	64
	90+ days past due	1.93	0.26	89	7.23	0.38	96	3.79	0.35	92	4.44	0.53	92	4.03	0.57	90
	Nonaccrual	0.66	0.67	58	0.95	0.87	63	0.42	0.70	38	0.51	0.84	35	0.40	0.96	29
Junior lien	30–89 days past due	0	0.01	11	0	0.02	26	0	0.02	9	0	0.03	21	0.01	0.03	29
	90+ days past due	0	0	36	0	0	32	0	0	29	0	0	24	0	0	22
	Nonaccrual	0	0.03	17	0	0.04	14	0	0.04	19	0.01	0.06	25	0.01	0.07	25
Commercial real estate	30–89 days past due	0.04	0.15	34	0.06	0.26	30	0.36	0.18	82	0.22	0.17	67	0.16	0.18	50
	90+ days past due	0	0.01	28	0	0.02	23	0.02	0.03	66	0.01	0.03	52	0.17	0.04	88
	Nonaccrual	0.16	0.38	29	0.28	0.62	27	0.21	0.23	57	0.22	0.28	48	0.43	0.34	67
Construction and development	30–89 days past due	0.10	0.17	65	0	0.28	25	0.92	0.28	88	0.08	0.21	41	0.14	0.23	48
	90+ days past due	0	0.01	38	0	0.01	35	0	0.02	33	0	0.02	65	0	0.03	26
	Nonaccrual	0	0.20	31	0.06	0.41	38	0.13	0.20	61	0.32	0.19	76	0.07	0.24	36
1–4 family	30–89 days past due	0.10	0.02	88	0	0.03	28	0.17	0.06	83	0.08	0.06	70	0.03	0.07	61
	90+ days past due	0	0	44	0	0	42	0	0	41	0	0	88	0	0	40
	Nonaccrual	0	0.01	32	0	0.03	27	0	0.02	30	0	0.02	28	0	0.03	28
Other	30–89 days past due	0	0.13	21	0	0.22	30	0.75	0.20	88	0	0.13	30	0.11	0.13	59
	90+ days past due	0	0	41	0	0	40	0	0.01	35	0	0.02	33	0	0.02	29
	Nonaccrual	0	0.16	36	0.06	0.35	45	0.13	0.17	66	0.32	0.15	78	0.07	0.18	42
Multifamily	30–89 days past due	0	0.07	27	0	0.09	22	0.02	0.08	54	0.07	0.10	64	0	0.07	21
	90+ days past due	0	0	46	0	0	45	0	0	41	0	0.01	39	0.02	0.01	79
	Nonaccrual	0.04	0.17	59	0.03	0.11	50	0	0.05	21	0	0.08	23	0	0.10	16
Nonfarm non-residential	30–89 days past due	0.03	0.13	29	0.09	0.23	42	0.18	0.14	66	0.30	0.17	78	0.19	0.17	55
	90+ days past due	0	0.01	31	0	0.02	26	0.03	0.03	69	0.01	0.03	57	0.26	0.04	91
	Nonaccrual	0.22	0.45	40	0.37	0.80	30	0.27	0.28	57	0.21	0.30	44	0.66	0.38	79
Owner Occupied	30–89 days past due	0.02	0.04	47	0.02	0.07	38	0.07	0.07	60	0.25	0.09	91	0.11	0.07	68
	90+ days past due	0	0	37	0	0	33	0.03	0.01	80	0.01	0.01	64	0.25	0.02	97
	Nonaccrual	0.14	0.17	48	0.31	0.27	59	0.13	0.16	52	0.16	0.17	58	0.66	0.21	90
Other	30–89 days past due	0	0.08	35	0.07	0.14	55	0.11	0.07	73	0.05	0.07	55	0.08	0.09	58
	90+ days past due	0	0	37	0	0.01	33	0	0.01	30	0	0.01	64	0.01	0.02	60
	Nonaccrual	0.08	0.23	36	0.06	0.44	20	0.15	0.10	70	0.05	0.13	43	0	0.14	8
Farmland	30–89 days past due	0.03	0.10	65	0	0.11	30	1.27	0.23	91	0	0.25	23	0	0.27	22
	90+ days past due	0	0	45	0	0	45	0	0.01	42	0	0.01	42	0	0.06	38
	Nonaccrual	0.36	0.69	59	0.87	1.13	60	0.23	0.84	46	0	1.23	19	0	1.07	21
Credit card	30–89 days past due		0.81			0.95			1.19			1.22			1.08	
	90+ days past due		0.45			0.63			0.78			0.73			0.75	
	Nonaccrual		0.10			0.05			0.11			0.09			0.08	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017											
Common Equity Tier 1 Capital																
Common stock plus related surplus	1,275,873	1,319,384	1,446,760	1,491,360	1,527,930											
Retained earnings	1,265,806	1,010,634	644,860	466,737	384,545											
Accumulated other comprehensive income (AOCI)	-10,219	17,763	11,419	-8,627	-394											
Common equity tier 1 minority interest	0	0	0	0	0											
Common equity tier 1 capital before adjustments/deductions	2,531,460	2,347,781	2,103,039	1,949,470	1,912,081											
Common Equity Tier 1 Capital: Adjustments/Deductions																
Less: Goodwill, intangible assets, and deferred tax assets	279,323	283,438	315,240	323,119	273,466											
Accumulated other comprehensive income-related adjustments	-10,219	17,763	11,419	-8,627	-394											
Other deductions from common equity tier 1 capital	0	0	0	0	0											
Subtotal:	2,262,356	2,046,580	1,776,380	1,634,978	1,639,009											
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0											
Common equity tier 1 capital	2,262,356	2,046,580	1,776,380	1,634,978	1,639,009											
Additional Tier 1 Capital																
Additional tier 1 capital instruments and related surplus	0	65,000	65,000	65,000	65,000											
Non-qualifying capital instruments	0	0	0	0	0											
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0											
Additional tier 1 capital before deductions	0	65,000	65,000	65,000	65,000											
Less: Additional tier 1 capital deductions	0	0	18,411	19,614	15,651											
Additional tier 1 capital	0	65,000	46,589	45,386	49,349											
Tier 1 Capital	2,262,356	2,111,580	1,822,969	1,680,364	1,688,358											
Tier 2 Capital																
Tier 2 capital instruments and related surplus	200,000	200,000	0	0	0											
Non-qualifying capital instruments	0	0	0	0	0											
Total capital minority interest not included in tier 1 capital	0	0	0	0	0											
Allowance for loan and lease losses in tier 2 capital	91,352	134,853	63,212	61,852	65,618											
Exited advanced approach eligible credit reserves																
Unrealized gains on AFS preferred stock classified as equity					0											
Tier 2 capital before deductions	291,352	334,853	63,212	61,852	65,618											
Exited advanced approach tier 2 capital before deductions																
Less: Tier 2 capital deductions	21,700	36,749	18,411	19,614	15,651											
Tier 2 capital	269,652	298,104	44,801	42,238	49,967											
Exited advanced approach tier 2 capital																
Total capital	2,532,008	2,409,684	1,867,770	1,722,602	1,738,325											
Exited advanced approach total capital																
Total Assets for Capital Ratios																
Average total consolidated assets, adjusted	18,258,325	16,968,000	14,658,902	13,730,920	13,323,684											
Less: Deductions from common equity tier 1 capital	279,323	283,438	315,240	323,119	273,466											
Less: Other deductions	-8,792	-23,842	0	0	0											
Total assets for leverage ratio	17,987,794	16,708,404	14,343,662	13,407,801	13,050,218											
Total risk-weighted assets	10,658,929	10,788,221	10,639,668	9,858,775	9,255,733											
Exited advanced approach total RWA																
Capital Ratios																
Common equity tier 1 capital, column A	21.23	12.37	98	18.97	12.35	94	16.69	12.11	91	16.58	12.09	89	17.71	12.16	93	
Common equity tier 1 capital, column B	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45	0	0.44	45	
Tier 1 capital, column A	21.23	13.11	97	19.57	13.08	94	17.13	12.78	89	17.04	12.85	89	18.24	12.95	90	
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0.34	46	0	0.60	45	0	0.51	45	
Total capital, column A	23.75	14.91	99	22.34	15.23	96	17.55	14.36	85	17.47	14.45	84	18.78	14.63	89	
Total capital, column B	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45	0	0.57	45	
Tier 1 leverage	12.58	8.98	94	12.64	9.13	95	12.71	9.76	93	12.53	9.71	94	12.94	9.53	94	
Supplementary leverage ratio, advanced approaches HCs		6.71			8.72			7.41			7.31			6.58		

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		0			0			241,068			234,081			274,507			-100.00
Total property and casualty assets		0			0			241,068			234,081			274,507			-100.00
Reinsurance recoverables (P/C)														13,058			
Total life and health assets		0			0			0			0			0			
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		0			0			99,212			105,412			128,303			-100.00
Total property and casualty equity		0			0			99,212			105,412			128,303			-100.00
Total life and health equity		0			0			0			0			0			
Total insurance underwriting net income		0			1,585			12,641			3,914			-1,897	-100.00	-100.00	-100.00
Total property and casualty		0			1,585			12,641			3,914			-1,897	-100.00	-100.00	-100.00
Total life and health		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C)		0			0			20,684			20,552			30,213			-100.00
Unearned premiums (P/C)		0			0			67,913			69,083			72,182			-100.00
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		0			0			140,872			145,412			151,119			-100.00
Other insurance activities income		0			0			8,588			8,661			8,821			-100.00
Insurance and reinsurance underwriting income		0			0			132,284			136,751			142,298			-100.00
Premiums		0			0			132,284			136,751			142,298			-100.00
Credit related insurance underwriting		0			0			0			0			0			
Other insurance underwriting		0			0			132,284			136,751			142,298			-100.00
Insurance benefits, losses, expenses		0			0			124,935			136,727			155,180			-100.00
Net assets of insurance underwriting subsidiaries		0			0			0			0			0			
Life insurance assets		27,374			26,805			26,216			26,491			25,841	2.12	9.05	

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017				
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1
Analysis Ratios																	
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	1.59	0.01	96	1.71	0.01	96	2.05	0.01	96		
Insurance underwriting assets (P/C) / Total insurance underwriting assets	53.11			53.67			100	51.47	79	100	56.12	78	100	52.23	81		
Insurance underwriting assets (L/H) / Total insurance underwriting assets	46.89			46.33			0	48.53	20	0	43.88	21	0	47.77	18		
Separate account assets (L/H) / Total life assets	13.40			11.24				7.26			8.53				2.52		
Insurance activities revenue / Adjusted operating income	0	0.36	11	0	0.41	11	8.54	0.47	96	9.91	0.47	96	9.28	0.55	96		
Premium income / Insurance activities revenue		2.76			2.84		93.90	7.32	93	94.04	4.86	96	94.16	4.64	95		
Credit related premium income / Total premium income	32.99			38.23			0	34.91	29	0	44.54	25	0	43.04	25		
Other premium income / Total premium income	67.01			61.77			100	65.09	70	100	55.46	75	100	56.96	74		
Insurance underwriting net income / Consolidated net income	0	0.02	44	0.35	0.03	92	5.61	0.08	96	3.22	0.08	95	-1.43	0.04	0		
Insurance net income (P/C) / Equity (P/C)	23.22			15.59			12.74	19.86	57	3.71	15.64	43	-1.48	5.74	13		
Insurance net income (L/H) / Equity (L/H)	4.49			3.62				5.13			1.99				-2.99		
Insurance benefits, losses, expenses / Insurance premiums	927.51			447.82			94.44	233.61	59	99.98	160.49	57	109.05	127.33	70		
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0.07			0	0.15	42	0	0.17	43	4.76	0.48	95		
Reinsurance recovery (L/H) / Total assets (L/H)	0			0				0.15			2.31				0		
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	42	0	0	42	0	0	41		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	1.16	12	10	1.19	11.03	13	1.39	11.51	15	1.52	10.22	18	1.47	9.84	21		
Broker-Dealer Activities		0			0			0			0			0		0	
Net assets of broker-dealer subsidiaries (\$000)		0.46	37		0	0.75	37	0	1.39	34	0	1.79	34	0	1.54	32	
Net assets of broker-dealer subsidiaries / Consolidated assets		0			0												

Foreign Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Foreign Activities					
Total foreign loans and leases	8,953	9,385	7,453	5,242	5,046
Real estate loans.....	3,194	3,981	3,666	901	2,085
Commercial and industrial loans	5,759	5,404	3,787	4,341	2,961
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	8,953	9,385	7,453	5,242	5,046
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.66	33	0	0.87	31	0	1.25	31	0	1.17	30	0	1.08	28
Cost: Interest-bearing deposits.....		0.14			0.42			1.19			0.97			0.51	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.20			5.18			27.03			27.29			67.99	
Commercial and industrial loans		0.79			0.64			0.29			1.53			2.12	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases.....	-4.60	6.83	44	25.92	-2.40	82	42.18	22.48	83	3.88	7.24	45	-51.76	21.19	7
Total selected assets.....	-4.60	9.48	40	25.92	2.04	78	42.18	12.40	85	3.88	3.24	53	-51.76	21.86	5
Deposits		0.73			3.46			10.36			5			-0.77	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
		1-Year	5-Year					
Securitization activities.....		6,355,927	14,643,623	4,948,441	5,086,461	4,762,240	-56.60	15.98
1–4 family residential loans		6,355,927	14,643,623	4,948,441	5,086,461	4,762,240	-56.60	15.98
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Retained credit exposure.....		0	0	0	0	0		
1–4 family residential loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0		
Seller's interest carried as securities and loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Activity as a Percent of Total Assets		12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017		
Securitization activities.....		34.01	86.42	32.61	37.17	35.63		
1–4 family residential loans		34.01	86.42	32.61	37.17	35.63		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and Industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)		12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017		
1–4 family residential loans		58.97	71.69	53.76	52.72	54.44		
Home equity lines		0.02	0.02	0.03	0.05	0.03		
Credit card receivables.....		0	0	0	0	0		
Auto loans and other consumer loans.....		0.13	0.09	0.20	0.20	0.19		
Commercial and industrial loans		6.44	5.83	7.76	8.97	8.28		
All other loans and leases.....		34.44	22.37	38.25	38.07	37.05		

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017		
	Percent Change					1-Year	5-Year
Percent of Total Securitization Activities by Type							
Retained credit exposure.....	0	0	0	0	0		
1–4 family residential loans.....	0	0	0	0	0		
Home equity lines.....							
Credit card receivables.....							
Auto loans.....							
Commercial and industrial loans.....							
All other loans and leases.....							
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines.....							
Credit card receivables.....							
Commercial and industrial loans							
Percent of Tier 1 Capital							
Total retained credit exposure.....	0	0	0	0	0		
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0		
Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	144,192	272,823	237,553	69,756	194,592	-47.15	19.39
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commcial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30–89 days past due securitized assets.....	144,192	272,823	237,553	69,756	194,592	-47.15	19.39
90+ Days Past Due Securitized Assets							
1–4 family residential loans	99,836	296,922	71,013	37,138	73,548	-66.38	266.88
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets	99,836	296,922	71,013	37,138	73,548	-66.38	266.88
Total past due securitized assets.....	244,028	569,745	308,566	106,894	268,140	-57.17	64.90
Net Losses on Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0		

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	2.27	1.86	4.80	1.37	4.09
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	2.27	1.86	4.80	1.37	4.09
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	1.57	2.03	1.44	0.73	1.54
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	1.57	2.03	1.44	0.73	1.54
Total past due securitized assets percent of securitized assets	3.84	3.89	6.24	2.10	5.63
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0	0	0	0
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	1.62	1.59	3.45	1.24	3.05
Home equity lines	0	0	0	15.03	0
Credit card receivables					
Commercial and industrial loans	0.09	0.19	0.62	0.15	0.31
All other loans and leases	0.03	0.05	0.28	0.19	0.14
Total managed loans past due 30–89 days	0.97	1.16	2.01	0.75	1.74
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	1.69	3	2.29	1.77	2.35
Home equity lines	0	0	0	0	0
Credit card receivables					
Commercial and industrial loans	0	0	0.02	0.03	0.06
All other loans and leases	0	0	0.02	0.01	0.12
Total managed loans past due 90+ days	1	2.15	1.24	0.94	1.33
Total Past Due Managed Assets	1.97	3.31	3.25	1.69	3.07
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines	-3.18	0	18.93	0	0
Credit card receivables					
Commercial and industrial loans	-0.03	1.10	0.21	0.69	0.41
All other loans and leases	0	0.08	0.04	0.02	0.01
Net Losses on Managed Assets Percent of Total Managed Assets	0	0.08	0.04	0.07	0.04

Parent Company Income Statement

	Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
		1-Year	5-Year					
Operating Income								
Income from bank subsidiaries	46,142	40,879	38,350	26,510	16,200	12.87	22299.03	
Dividends	0	0	0	0	0			
Interest	479	419	74	47	222	14.32	132.52	
Management and service fees	45,663	40,460	38,276	26,463	15,978	12.86		
Other income	0	0	0	0	0			
Income from nonbank subsidiaries	101,516	75,210	59,906	52,334	48,989	34.98	57909.14	
Dividends	81,675	56,150	36,950	37,500	41,500	45.46		
Interest	2,615	2,538	4,719	1,815	0	3.03	1394.29	
Management and service fees	17,175	16,522	18,237	13,019	7,489	3.95		
Other income	51	0	0	0	0			
Income from subsidiary holding companies	182,500	151,000	136,000	45,000	53,000	20.86	107.80	
Dividends	182,500	151,000	136,000	45,000	53,000	20.86	107.80	
Interest	0	0	0	0	0			
Management and service fees	0	0	0	0	0			
Other income	0	0	0	0	0			
Total income from subsidiaries	330,158	267,089	234,256	123,844	118,189	23.61	274.30	
Securities gains (losses)	0	0	0	0	0			
Other operating income	22	5,858	29	32	11,765	-99.62	633.33	
Total operating income	330,180	272,947	234,285	123,876	129,954	20.97	274.31	
Operating Expenses								
Personnel expenses	79,176	76,365	69,462	42,054	33,669	3.68	514.77	
Interest expense	14,165	9,690	1,803	1,817	1,841	46.18	674.47	
Other expenses	34,152	38,783	37,856	34,098	24,007	-11.94	100.21	
Provision for loan and lease losses	0	0	0	0	0			
Total operating expenses	127,493	124,838	109,121	77,969	59,517	2.13	301.35	
Income (loss) before taxes	202,687	148,109	125,164	45,907	70,437	36.85	259.09	
Applicable income taxes (credit)	-14,340	-12,316	-10,781	-6,807	-13,217			
Extraordinary items					0			
Income before undistributed income of subsidiaries	217,027	197,236	135,945	52,714	83,654	10.03	226.25	
Equity in undistributed income of subsidiaries	157,468	250,600	89,346	68,727	48,890	-37.16	98.39	
Bank subsidiaries	0	0	0	0	0			
Nonbank subsidiaries	-46,867	34,077	46,598	-6,554	-7,794			
Subsidiary holding companies	204,335	216,523	42,748	75,281	56,684	-5.63	445.26	
Net income (loss)	374,495	447,836	225,291	121,441	132,544	-16.38	156.69	
Memoranda								
Bank net income	0	0	0	0	0			
Nonbank net income	34,808	90,227	83,548	30,946	33,706	-61.42	-16.92	
Subsidiary holding companies' net income	386,835	367,523	178,748	120,281	109,684	5.25	208.72	

Parent Company Balance Sheet

	Dollar Amount in Thousands	12/31/2021	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	12/31/2017	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		4,388	0.15	1,141	0.04	2,880	0.13	1,861	0	284.57	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		4,388	0.15	1,141	0.04	2,880	0.13	1,861	0	284.57	
Investment in nonbank subsidiaries		556,574	19.05	526,660	19.24	634,183	27.56	619,350	611,256	5.68	-9.29
Common and preferred stock		439,369	15.04	482,256	17.61	559,201	24.30	508,327	603,630	-8.89	-27.92
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		113,250	3.88	42,000	1.53	69,401	3.02	108,902	0	169.64	
Other receivables		3,955	0.14	2,404	0.09	5,581	0.24	2,121	7,626	64.52	-2.10
Investment in subsidiary holding companies		1,912,290	65.45	1,765,246	64.47	1,489,222	64.71	1,419,323	1,343,096	8.33	46.31
Common and preferred stock		1,795,241	61.45	1,615,313	59	1,365,210	59.32	1,301,498	1,227,200	11.14	50.59
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		113,394	3.88	113,259	4.14	113,131	4.92	113,009	112,893	0.12	0.54
Other receivables		3,655	0.13	36,674	1.34	10,881	0.47	4,816	3,003	-90.03	75.89
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	
Securities		0	0	0	0	0	0	0	0	0	
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		367,909	12.59	374,807	13.69	101,882	4.43	35,115	88,059	-1.84	235.72
Cash and due from unrelated depository institution		0	0	0	0	3,750	0.16	8,732	8,705	0	-100.00
Premises, furnishings, fixtures and equipment		48,403	1.66	53,300	1.95	57,905	2.52	47,218	19,105	-9.19	853.94
Intangible assets		0	0	0	0	0	0	0	1,121	0	
Other assets		32,073	1.10	16,827	0.61	11,478	0.50	22,720	35,636	90.60	63.18
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total assets		2,921,637	100.00	2,737,981	100.00	2,301,300	100.00	2,154,319	2,106,978	6.71	41.58
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		387	0.01	0	0	167	0.01	0	0	0	
Borrowings with maturity over 1 year		172,155	5.89	171,306	6.26	176,452	7.67	148,608	148,455	0.50	16.08
Subordinated notes and debentures		197,076	6.75	196,815	7.19	0	0	0	0	0	0.13
Other liabilities		22,607	0.77	29,463	1.08	21,350	0.93	48,979	18,713	-23.27	-20.70
Balance due to subsidiaries and related institutions		6,744	0.23	16,458	0.60	292	0.01	7,262	27,729	-59.02	-58.54
Total liabilities		398,969	13.66	414,042	15.12	198,261	8.62	204,849	194,897	-3.64	106.63
Equity Capital		2,522,668	86.34	2,323,939	84.88	2,103,039	91.38	1,949,470	1,912,081	8.55	34.87
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0	0	0	
Common stock		790	0.03	822	0.03	906	0.04	936	960	-3.89	-19.80
Common surplus		1,274,446	43.62	1,317,929	48.14	1,445,233	62.80	1,489,816	1,526,369	-3.30	-18.97
Retained earnings		1,257,014	43.02	986,792	36.04	644,860	28.02	466,737	384,545	27.38	325.29
Accumulated other comprehensive income		-10,219	-0.35	17,763	0.65	11,419	0.50	-8,627	-394	0	
Other equity capital components		637	0.02	633	0.02	621	0.03	608	601	0.63	7.24
Total liabilities and equity capital		2,921,637	100.00	2,737,981	100.00	2,301,300	100.00	2,154,319	2,106,978	6.71	41.58
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries		0	0	0	0	0	0	0	0	0	
Notes payable to subsidiaries that issued TPS		0	0	0	0	0	0	0	0	0	
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	

Parent Company Analysis—Part 1

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	15.42	11.94	80	20.22	7.29	98	11.21	9.68	71	6.29	10.40	11	7.01	7.61	44
Bank net income / Average equity investment in banks		11.80			7.45			10.51			11.19				8.74
Nonbank net income / Average equity investment in nonbanks	7.35	13.12	44	17.46	9.75	77	15.97	7.89	75	5.44	7.10	51	5.57	4.73	56
Subsidiary HCs net income / Average equity investment in sub HCs	22.46	10.11	90	24.56	7.01	95	13.33	8.55	78	9.95	8.78	48	9.12	6.82	64
Bank net income / Parent net income	0	96.79	4	0	88.16	5	0	82.22	7	0	82.56	8	0	80.64	7
Nonbank net income / Parent net income	9.29	3.40	83	20.15	3.59	91	37.08	5.93	91	25.48	3.78	91	25.43	7.76	88
Subsidiary holding companies' net income / Parent net income	103.30	65.35	80	82.07	68.34	50	79.34	74	46	99.04	72.48	61	82.75	82.97	36
Leverage															
Total liabilities / Equity capital	15.82	16.81	64	17.82	20.06	68	9.43	20.43	42	10.51	20.88	47	10.19	19.94	45
Total debt / Equity capital	14.65	11.71	71	15.84	14.41	70	8.40	14.31	56	7.62	14.69	53	7.76	13.95	54
Total debt + notes payable to subs that issued TPS / Equity capital	14.65	13.63	65	15.84	16.67	65	8.40	16.36	46	7.62	17.10	37	7.76	16.10	43
Total debt + Loans guaranteed for affiliate / Equity capital	14.65	11.77	71	15.84	14.68	70	8.40	14.56	55	7.62	15.14	52	7.76	14.35	54
Total debt / Equity capital – excess over fair value	14.65	11.81	70	15.84	14.52	69	8.40	14.51	56	7.62	14.81	53	7.76	14.10	52
Long-term debt / Equity capital	14.64	10.95	72	15.84	13.56	70	8.39	13.04	58	7.62	13.37	54	7.76	12.69	54
Short-term debt / Equity capital	0.02	0.57	76	0	0.77	38	0.01	1.02	73	0	1.14	37	0	1.07	36
Current portion of long-term debt / Equity capital	0	0.06	41	0	0.06	40	0	0.05	40	0	0.14	39	0	0.27	40
Excess cost over fair value / Equity capital	0	0.05	41	0	0.08	39	0	0.12	38	0	0.12	39	0	0.17	38
Long-term debt / Consolidated long-term debt	77.24	39.86	79	68.48	34.67	80	44.13	28.44	65	58.62	28.63	76	57.58	26.93	78
Double Leverage															
Equity investment in subs / Equity capital	88.58	103.22	2	90.26	102.81	4	91.51	103.22	7	92.84	103.10	9	95.75	102.10	17
Total investment in subs / Equity capital	98.04	108.40	12	98.67	110.16	14	101.11	111.07	32	104.67	112.48	45	102.21	111.30	37
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.77	0.29	5	-0.51	0.47	15	-0.79	0.36	8	-1.15	0.35	5	-0.61	0.52	16
Equity investment in subs – equity cap / Net income-div (X)		1.05			1.82			1.22			1.22			2.64	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	227.96	152.85	80	202.07	136.59	82	196.49	177.68	62	142.87	162.34	47	191.69	141.81	76
Cash from ops + noncash items + op expense / Op expense + dividend	235.66	154.48	80	223.43	147.24	84	230.13	190.27	74	151.43	174.91	44	119.46	148.20	41
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	116.86	98.54	69	291.85	134.08	92	164.39	116.34	85	67.45	103.19	17	92.44	92.33	39
Pretax operating income + interest expense / Interest expense	1,530.90	1,835.33	55	1,628.47	2,016.32	64	7,041.99	1,968.54	89	2,626.53	2,898.75	77	3,926.02	1,909.25	82
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,530.90	1,770.77	57	1,628.47	1,539.23	74	7,041.99	1,632.83	92	2,626.53	1,369.37	83	3,926.02	1,547.94	85
Dividends + interest from subsidiaries / Interest expense + dividends	502.92	174.12	95	497.72	150.43	95	565.52	210.80	93	295.85	188.90	83	379.18	172.51	93
Fees + other income from subsidiaries / Salary + other expenses	55.49	11.92	85	49.49	13.95	82	52.66	16.52	80	51.85	16.08	83	40.69	16.39	78
Net income / Current part of long-term debt + preferred dividends (X)		47.61			35.64			57.11			33.93			24.63	
Other Ratios															
Net assets that reprice within 1 year / Total assets	13.01	3.44	91	14.14	3.85	90	4.81	2.64	71	2.39	2.61	52	4.74	3.24	66
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.17			0.10			0.04			0.24			0.10	
Nonaccrual		0.92			1.03			0.54			6.54			7.38	
Total		1.09			1.13			0.58			6.78			7.48	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.02	46	0	0.05	46	0	0.10	46	0	0.24	44	0	0.17	45
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.02	46	0	0.05	46	0	0.10	46	0	0.25	44	0	0.17	45
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	20.15	1.76	91	19.40	2.66	88	24.89	5.62	87	25.74	5.50	88	27.70	5.68	88
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.06	40	0	0.08	38	0	0.19	36	0	0.21	36	0	0.13	35

Parent Company Analysis—Part 2

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	17.96	66.37	9	16.49	81.10	8	21.79	57.84	16	50.65	57.26	52	27.66	68.72	17
Dividends declared / Net income	10.41	28.27	14	7.26	42.29	13	13.15	33.08	17	21.98	27.33	30	17.46	31.29	24
Net income – dividends / Average equity.....	13.82	8.62	87	18.75	4.14	98	9.73	6.46	88	4.91	7.33	21	5.78	5.03	58
Percent of Dividends Paid															
Dividends from bank subsidiaries	0	155.92	7	0	132.17	7	0	178.13	9	0	157.73	9	0	130.71	8
Dividends from nonbank subsidiaries	209.54	4.90	99	172.64	3.41	99	124.72	7.53	94	140.46	7.13	95	179.34	12.57	93
Dividends from subsidiary holding companies.....	468.21	5.91	98	464.27	4.85	97	459.04	21.40	96	168.55	16.86	90	229.04	18.99	94
Dividends from all subsidiaries	677.75	203.53	94	636.91	174.85	94	583.76	260.40	89	309.01	215.26	78	408.38	196.35	89
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries		45.96			60.28			66.55			60.71				59
Interest income from bank subsidiaries.....		0.11			0.36			0.54			0.52				0.76
Management and service fees from bank subsidiaries		0.88			1.47			1.55			1.88				2.98
Other income from bank subsidiaries.....		0			0			0			0				0.01
Operating income from bank subsidiaries		51.33			62.88			69.36			63.43				62.82
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	234.64	62.63	91	62.23	56.39	54	44.23	82.95	47	121.18	51.40	86	123.12	102.35	78
Interest income from nonbank subsidiaries.....	7.51	2.44	82	2.81	7.38	71	5.65	20.25	63	5.87	18.56	60	0	8.11	24
Management and service fees from nonbank subsidiaries	49.34	0.37	98	18.31	0.86	96	21.83	1.92	90	42.07	2.96	91	22.22	0.85	94
Other income from nonbank subsidiaries.....	0.15	0.07	90	0	0.16	46	0	1.06	43	0	0.15	48	0	0.81	43
Operating income from nonbank subsidiaries	291.65	87.22	89	83.36	79.84	53	71.70	150.41	39	169.11	99.33	77	145.34	165.35	68
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....	47.18	38.10	55	41.09	43.51	47	76.08	61.23	42	37.41	48.56	38	48.32	59.89	43
Interest income from subsidiary holding companies	0	5.26	22	0	8.40	23	0	6.54	25	0	3.95	26	0	2.71	34
Management and service fees from subsidiary holding companies	0	0.73	42	0	0.44	45	0	0.36	46	0	0.43	46	0	0.56	45
Other income from subsidiary holding companies.....	0	-0.40	50	0	0.01	45	0	0.29	44	0	0.01	48	0	0	47
Operating income from subsidiary holding companies	47.18	58.37	40	41.09	55.20	38	76.08	76.49	38	37.41	61.19	34	48.32	64.33	43
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0	74.16	7	0	69.76	8	0	67.32	10	0	65.18	11	0	59.17	11
Interest income from bank subsidiaries.....	0.15	0.23	74	0.15	0.63	63	0.03	0.80	46	0.04	0.92	49	0.17	0.94	56
Management and service fees from bank subsidiaries	13.83	1.44	91	14.82	1.87	89	16.34	1.81	91	21.36	2.01	93	12.30	2.17	86
Other income from bank subsidiaries.....	0	0.02	46	0	0.04	45	0	0.03	44	0	0.02	47	0	0.09	44
Operating income from bank subsidiaries	13.97	83.13	15	14.98	82.20	15	16.37	78.80	20	21.40	74.20	20	12.47	69.23	22
Dividends from nonbank subsidiaries	24.74	3.07	90	20.57	1.95	93	15.77	2.65	88	30.27	2.57	94	31.93	2.65	95
Interest income from nonbank subsidiaries.....	0.79	0.18	87	0.93	0.73	85	2.01	1.19	86	1.47	2.32	82	0	2.79	27
Management and service fees from nonbank subsidiaries	5.20	0.01	96	6.05	0.02	97	7.78	0.06	98	10.51	0.03	99	5.76	0.07	97
Other income from nonbank subsidiaries.....	0.02	0.01	91	0	0.01	46	0	0.04	44	0	0.02	48	0	0.17	42
Operating income from nonbank subsidiaries	30.75	4.67	90	27.55	4.70	91	25.57	7.29	86	42.25	7.64	88	37.70	9.99	86
Dividends from subsidiary holding companies.....	55.27	2.10	92	55.32	2.53	93	58.05	4.52	90	36.33	5.15	90	40.78	5.49	88
Interest income from subsidiary holding companies	0	0.01	45	0	0.11	44	0	0.20	44	0	0.37	43	0	0.13	45
Management and service fees from subsidiary holding companies	0	0	48	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	48	0	0	49	0	0	49
Operating income from subsidiary holding companies	55.27	3.91	92	55.32	4.56	91	58.05	6.08	89	36.33	6.79	88	40.78	6.46	87
Loans and advances from subsidiaries / Short term debt.....	0	158.10	15		135.13		0	83.37	12		87.87			83.68	
Loans and advances from subsidiaries / Total debt	0	26.38	13	0	27.08	12	0	28.33	11	0	26.53	12	0	39.18	14